

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	587854	@ad>"20040618" or @rlad>"20040618"	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:17
L2	2869	((438/243) or (438/246) or (438/386) or (438/389) or (438/700) or (438/944)).CCLS.	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:24
L3	2488	2 not 1	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:24
L4	10829	shadow with mask	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:24
L5	1076	"shadow mask" and (semiconductor or "integrated circuit") and capacitor	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:25
L6	787	5 not 1	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:25
L7	1336	((257/E27.091) or (257/E21.651) or (257/E27.092) or (257/E29.346)). CCLS.	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:26
L8	1215	7 not 1	US-PGPUB; USPAT	OR	OFF	2007/03/16 15:27
L9	104	((438/for.220) or (438/for.430)). CCLS.	US-PGPUB; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/03/16 15:27

12/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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07433387 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Mouse-click your way to the bank

The Internet has already started transforming the way banks serve their customers. Once cyber laws are in place, more would follow, writes Prabhakar Sinha

TIMES OF INDIA

September 26, 1999

JOURNAL CODE: WTIN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 674

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... another in different cities. Until cyber laws are framed, GTB would also limit its money transaction services to customers' own accounts at various places.

With e-banking along with availability of automated teller machines (ATMs), physical banking would not be required in areas where such services are...

12/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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06852164 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Ultrxxx Corporation to Assist Consolidated Data Inc. in the Offering of Wireless Banking Services

BUSINESS WIRE

August 23, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 574

... wireless devices. Customers with banks that support these services can use handheld wireless devices to: Access checking or savings account balance information; Transfer funds between different bank accounts; Pay bills electronically; Create Intelligent Alerts that inform them of when deposits have cleared, checks have been paid...

12/3,K/3 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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06493820 (USE FORMAT 7 OR 9 FOR FULLTEXT)

w-Trade Technologies Extends Leadership in Wireless E-Business Software With New Wireless Banking System; w-Bank Further Enables Access to e-Business Applications Virtually Anytime, Anywhere

BUSINESS WIRE

August 02, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 743

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Access real - time checking or savings account balance information;

-- Transfer funds between different bank accounts ;  
-- Pay bills electronically ;  
-- Create Intelligent Alerts(TM) that inform them of when  
deposits have cleared, checks have been...

12/3,K/4 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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06446220 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Sakura Bank : and Fujitsu establish Internet/online bank  
MAINICHI PRESS RELEASE SERVICE / ENGLISH SERVICE  
July 29, 1999  
JOURNAL CODE: FPRS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 434

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and services, particularly account settlement. Within an @nifty shopping mall, for example, an e-commerce transaction will be a simple transfer of funds from one account to another in the new network bank , without the need for a credit card or an inter-bank transfer - resulting in more...

12/3,K/5 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

06388974 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
New bid to net wool traders  
SECTION TITLE: Business  
Compiler: Chris Barton  
NEW ZEALAND HERALD  
July 26, 1999  
JOURNAL CODE: WNZH LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 488

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... link to a grower's own Website - hosted free by Woolnet.  
Fixed-price sales are automatically transacted by the system directly from one bank account to another within 48 hours. Lots open to offer are negotiated directly between buyer and seller by...

12/3,K/6 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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05799169 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
SCB plans to offer first financial EDI service  
NATION (THAILAND)  
June 08, 1999  
JOURNAL CODE: WTNN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 604

PONGPEN SUTHAROJ/The Nation  
SIAM Commercial Bank plans to provide the country's first

financial      Electronic      Data      Interchange (EDI) service, so that EDI customers can make financial transactions across the network.

12/3,K/7      (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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05445320 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Survey - On-line Investment: Safety in numbers - Despite initial fears, the integrity of on-line trading is now protected by the same type of systems previously used to protect US military secrets  
JOHN MORGAN/E\*TRADE UK  
INVESTORS CHRONICLE, p82  
May 21, 1999  
JOURNAL CODE: FIC      LANGUAGE: English      RECORD TYPE: FULLTEXT  
WORD COUNT: 1356

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...      This approach does not allow a client or a hacker to move money from one bank account to another person's bank account on-line.  
Seamless automation of the processes involved in share transactions can provide a further seal of protection. Many e-commerce services rely on incoming e...

12/3,K/8      (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05286157 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Electronic Commerce: Royal of Canada Putting Its Stamp on Internet Bank  
SECTION TITLE: Digital Frontiers  
CHRIS COSTANZO  
AMERICAN BANKER , v164, p16  
May 04, 1999  
JOURNAL CODE: WAMB      LANGUAGE: English      RECORD TYPE: FULLTEXT  
WORD COUNT: 876

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...      the Royal Direct platform for Canadian Internet banking customers. Now Royal Direct users can gain access to their accounts via Security First Network Bank when they are in the United States. .  
Future investments will be aimed at improving on...

12/3,K/9      (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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04501455 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
First Union's Global Cash Management Division Launches Electronic Check Processing at Point of Sale  
PR NEWSWIRE  
March 02, 1999  
JOURNAL CODE: WPRW      LANGUAGE: English      RECORD TYPE: FULLTEXT  
WORD COUNT: 643

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to have several benefits. Our revenues will be consolidated into one account instead of the many different bank accounts our locations must maintain currently. In addition, the electronic returns will cost less than checks on a transaction charge basis."

"We are committed to being a leader in bringing innovative technology to market..."

12/3,K/10 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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04411905 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**First Internet Bank Launches Real-Time Internet Banking Services**  
PR NEWSWIRE  
February 22, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 572

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... investing and "A Woman's Guide to Investing," officially launched firstib.com by opening the first bank account and performing a real - time banking transaction, transferring \$100 from one account to another. The event was well attended by various media outlets along with industry analysts and investors...

12/3,K/11 (Item 11 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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03916356 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**EMU - EURO COUNTDOWN.**  
POST MAGAZINE, p11  
December 24, 1998  
JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 2623

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a reduced cost-base through operational efficiencies and deep market penetration.

The need to maintain multiple European currency accounts will be removed.

One-stop banking and direct electronic access will make operation much easier and costs will be lower. American companies will have only...

12/3,K/12 (Item 12 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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03613151 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**THEFT PREVENTED OF UAH 80 MLN FROM NBU ACCOUNTS THROUGH ILLEGAL ACCESS TO COMPUTER NETWORK**  
INTERFAX

November 16, 1998

JOURNAL CODE: WIRA LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 189

... relations center of the Interior Ministry, an attempt of a theft was made through illegal access to the computer network of the Vinnytsia regional administration of the National Bank . Money was transferred from the reserve account first to the account of one of the local private companies and then to a Latvian commercial company.

12/3,K/13 (Item 13 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01653307 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Business & Finance: Spending money may soon be easier with smart cards:  
Banking: Banking is poised for another revolution. Customers are gaining greater access to accounts and paying bills will be less trouble  
EOIN LICKEN  
IRISH TIMES, p59  
April 17, 1998  
JOURNAL CODE: FIRT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 865

The introduction of automatic teller machines in the early 1980s started a revolution in retail banking , giving customers easier access to their accounts .

Now a second major phase in electronic banking looks set to begin, this time bypassing not just the queue for the teller but also...

12/3,K/14 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0009550534 BOIGOAKACZFT  
WORLD TRADE: Bank for cutting forex risks to start in 2000  
DANIEL DOMBEY  
Financial Times, London Edition 2 ED, P 6  
Wednesday, July 15, 1998  
DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
Word Count: 344

...operate out of New York, will carry out the two parts of a foreign exchange transaction simultaneously , so reducing settlement risk.

The bank will operate continuously, hold accounts in different currencies and be connected to the central bank settlement systems for eight currencies. Over the medium term, CLSS hopes to carry out settlements ...

12/3,K/15 (Item 2 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0003066752 B05IPAMAABFT  
Technology: Clever Cash Tills Set For Boom / Study by International Data

Corporation on the market for electronic point of sale equipment  
Financial Times, Section L. ED, P 35  
Thursday, September 12, 1985  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 732

...only connected to the store computer but also to the store's bank so that transactions can be settled instantaneously, with funds moving electronically from bank account to bank account.

Many of the larger stores are already experimenting with Epos. Marks & Spencer, for example, has a...

12/3,K/16 (Item 3 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0002022975 BOCCEA0AFMFT  
Financial Times Survey: Nordic Banking and Finance - Europe's leaders in retail banking revolution - The Nordic banks have now introduced a high degree of automation  
ELAINE WILLIAMS  
Financial Times, P VII  
Tuesday, November 29, 1983  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 1,084

...an account has a unique number which can be identified by all banks. In addition, transactions can be carried out at any branch of any bank regardless of where the account is operated.

Another spur to automation has been cheque truncation, which cuts down the number of processes a cheque has to...

12/3,K/17 (Item 1 from file: 613)  
DIALOG(R)File 613:PR Newswire  
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00192032 19991011CGM032A (USE FORMAT 7 FOR FULLTEXT)  
State Farm Bank Broadens Service Area, Expands Checking Account Availability, Offers Internet Access  
PR Newswire  
Monday, October 11, 1999 12:14 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 341

...And in November, State Farm Bank will become Internet-accessible. Customers will be able to view detailed information related to their accounts, transfer funds from one account to another and pay bills electronically.

State Farm Bank is a nontraditional financial institution and doesn't have branch offices. The bulk of communication...

12/3,K/18 (Item 1 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
(c) 2003 San Jose Mercury News. All rts. reserv.

06227015  
SOCIAL SECURITY SCAM CALLED 'PASTIME' DEAF RETIREE ACCUSED OF MAKING UP  
IDENTITIES TO COLLECT MONEY

San Jose Mercury News (SJ) - Wednesday August 14, 1991  
By: Associated Press  
Edition: Morning Final Section: California News Page: 6B  
Word Count: 371

... new Social Security cards. He then applied for Social Security and had the money deposited electronically into several bank accounts, Rose said.

Chesney was arrested after a bank teller saw him making transactions under different names and notified a Social Security office, authorities said.

Court documents say a...

12/3,K/19 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0804418 BW0078

3 COM: 3Com ATM Network Enables Guilford College to Implement Campus-Wide Fully Integrated "Smart Card" System

February 04, 1998

Byline: Business Editors and Computer Writers

...First Union will provide banking services to students, faculty and staff, enabling those with a First Union bank account to use the smart cards for Automatic Teller Machine transactions. CyberMark is responsible for integrating all of the card functions in its embedded micro-chip...

12/3,K/20 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0588037 BW0123

FISERV: Fiserv completes implementation of its International Comprehensive Banking System in Bank of America Asia Retail sites; Fiserv ICBS solution now running in five countries for Bank of America

May 21, 1996

Byline: Banking & Computers/Electronics Writers

...new subsystems:  
Standing Order Processing - Provides for date-driven transfer of funds between accounts, including accounts with different currencies,



and fee charging capabilities.

ATM/Phone Banking - Provides 24-hour-a-day, customer-driven transactions at Automated Teller Machines (ATMs), Point-of-Sale (POS) terminals or via telephone banking. This subsystem provides...

12/3,K/21 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0384363 PH004  
MONEY ACCESS SERVICE ADDS NEW CONVENIENCE FOR DELAWARE, NEW JERSEY AND  
PENNSYLVANIA CARDHOLDERS

DATE: July 11, 1991 09:03 EDT WORD COUNT: 390

...range of electronic banking services, including ATM and POS services; a home and small business electronic banking service; off-premise ATM access, multiple account access capabilities, and a premier MAC card product.

MAC and the Money Access Service are trademarks...

12/3,K/22 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0102055 NY053  
CITY FEDERAL TO JOIN NYCE, MAC AND PLUS ATM NETWORKS

DATE: September 6, 1988 11:20 E.T. WORD COUNT: 788

...a growing number of gasoline stations, supermarkets and retail stores; a home and small business electronic banking service; and multiple account access capabilities. MAC and the MONEY ACCESS SERVICE are trademarks of the MAC program, which is offered as a correspondent banking service...

12/3,K/23 (Item 3 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0085193 PH6  
POCKETBANK NETWORK TO CONSOLIDATE WITH MONEY ACCESS CENTER (MAC) NETWORK

DATE: June 29, 1988 08:21 E.T. WORD COUNT: 547

...a growing number of gasoline stations, supermarkets and retail stores; a home and small business electronic banking service; off-premise ATM access, multiple account access capabilities, and a premier MAC card product.

MAC and the Money Access Service are trademarks...

12/3,K/24 (Item 4 from file: 813)  
DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0066007

PH44

165 CASHSTREAM INSTITUTIONS SIGNED TO MAC AUTOMATED TELLER NETWORK

DATE: April 18, 1988

16:06 E.T.

WORD COUNT: 1,233

...a growing number of gasoline stations, supermarkets and retail stores; a home and small business electronic banking service; off-premise ATM access; multiple account access capabilities; and a premier MAC card product.

MAC and the Money Access Service are trademarks...

12/3,K/25 (Item 1 from file: 267)

DIALOG(R) File 267: Finance & Banking Newsletters

(c) 2003 The Dialog Corp. All rts. reserv.

00002485

INTRANETS POSE EMPLOYEE, TECHNOLOGY CHALLENGES

BANK AUTOMATION NEWS

November 13, 1996 VOL: 8 ISSUE: 22 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 960

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...efficient platform for storing information, such as lending policies, rates and human resource documents.

The networks can offer a cost effective means of servicing accounts. Many allow the bank's customers to dial into the network to access their accounts. Additionally, customers can bypass a bank representative for general information, freeing valuable staff...

12/3,K/26 (Item 2 from file: 267)

DIALOG(R) File 267: Finance & Banking Newsletters

(c) 2003 The Dialog Corp. All rts. reserv.

00001657

USPI AND FIRST DATA DO DEBIT.

EFT REPORT

August 14, 1996 VOL: 19 ISSUE: 17 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 84

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...for MasterCard's

MasterMoney and Visa's Check Card Services debit card programs. USPI and First Data will provide financial institutions with an off-line debit card and an on-line automated teller machine (ATM) processing package that includes transaction authorization, settlement, a customer integrated service system and automated back-office support to small- and...

Set	Items	Description
S1	3	AU=(TRITT R? OR TRITT, R?)
S2	794933	ACCOUNT? ? OR (MUTUAL())FUND? ? OR ANNUITY OR FINANCIAL) (2N- ) (INFO OR INFORMATION OR DATA? ?)
S3	13586	S2(2N) (PLURAL? OR SEVERAL OR VARIOUS OR MANY OR MULTIPL? OR NUMEROUS OR DIFFERENT? OR FIRST OR SECOND OR 1ST OR 2ND OR - ANOTHER OR SEPARATE? OR DISPARATE?)
S4	536926	BANK? OR FINANCIAL() INSTITUTION? OR S(1W)L OR SAVING?() LOA- N? ?
S5	2587798	COMPUTER? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR REALT- IME OR REAL() TIME OR SIMULTANEOUS?
S6	869269	TRANSACT? OR TRADE? ? OR TRADING OR UPDATE? OR UPDATING
S7	2022325	ACCESS? OR VIEW? OR SEE OR LOOK? OR DISPLAY? OR SEARCH? OR QUER?
S8	387	S3(10N)S4
S9	46	S8 AND S5 AND (S6 OR S7)
S10	36	S9 NOT PY>1999
S11	33	RD (unique items)

? show file

File 2:INSPEC 1969-2003/Aug W4  
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File 233:Internet & Personal Comp. Abs. 1981-2003/Jul  
(c) 2003, EBSCO Pub.

File 474:New York Times Abs 1969-2003/Sep 02  
(c) 2003 The New York Times

File 475:Wall Street Journal Abs 1973-2003/Sep 02  
(c) 2003 The New York Times

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(c)2003 Info.Sources Inc

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(c) 2003 American Economic Association

11/5/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5318793

Title: Off to see the wizard [PC investing]

Author(s): Baker, E.H.

Journal: Financial World vol.165, no.9 p.78, 80

Publisher: Financial World Partners,

Publication Date: 17 June 1996 Country of Publication: USA

CODEN: FIWOAR ISSN: 0015-2064

SICI: 0015-2064(19960617)165:9L:78:WI;1-T

Material Identity Number: D993-96007

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The financial adventures of a PC neophyte are described. I can buy programs that will allow my computer, as a stand-alone machine, to balance my checkbook and write checks, do my taxes, keep track of my budget, my assets, my portfolio, my taxes and the like. I can buy a program that will allow me to hook up to my bank, get into my various accounts, move money between them, pay bills, request a stop-payment order, everything but get cash. I can sign up for a proprietary network organized by one of the discount brokers that allows me to manage my account and perhaps even trade stocks. (0 Refs)

Subfile: D

Descriptors: finance; investment

Identifiers: PC neophyte; checks; taxes; budget; assets; portfolio; bank; trade stocks; discount broker

Class Codes: D2050F (Financial markets)

Copyright 1996, IEE

11/5/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
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4944351

Title: Get smart (smart cards and virtual banking)

Author(s): Allen, C.

Author Affiliation: Bus. Dev. & Alliances, Citibank, New York, NY, USA

Journal: Bank Management vol.71, no.2 p.58-60, 62-3

Publication Date: March-April 1995 Country of Publication: USA

CODEN: BMAE9 ISSN: 1049-1775

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The challenges facing banks and financial-services companies will fundamentally change the way these firms deliver financial and information services. Technology is creating new paradigms in which competition comes from non-traditional players and in which competitive advantage depends increasingly upon innovation in marketing, brand identification, and delivery systems that are targeted to convenience-oriented consumers. Consumers want time and location convenience, ease of use, protection against fraud and invasion of privacy, and access to financial information and payment transactions through a variety of devices. In an attempt to meet these demands, many banks, financial services firms, information companies, and card issuers are rethinking their delivery system strategies. In developing smart-card strategies, bankers are likely to focus on smart cards as payment vehicles, access keys, information managers, and customized delivery systems. (C Refs)

Subfile: D  
Descriptors: smart cards  
Identifiers: smart cards; virtual banking; financial services companies; payment vehicles; information services; competitive advantage; innovation; marketing; brand identification; customized delivery systems; convenience-oriented consumers; bank payment systems; time convenience; location convenience; ease of use; fraud; invasion of privacy; financial information; payment transactions; consumer electronic devices; delivery system strategies; access keys  
Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)  
Copyright 1995, IEE

11/5/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

4563790 INSPEC Abstract Number: C9402-0230-018  
Title: **Ideal and reality of software patent**  
Author(s): Kitaguchi, H.  
Author Affiliation: Res. & Dev. Center, Toshiba Corp., Tokyo, Japan  
Journal: Joho Shori vol.34, no.8 p.973-82  
Publication Date: Aug. 1993 Country of Publication: Japan  
CODEN: JOSHA4 ISSN: 0447-8053  
Language: Japanese Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: The background to software patents is presented. Some examples of actual software patents are given, including: **automated** information input, storage, and retrieval system; **transaction** processing apparatus having a **plurality** of **bank account** numbers; securities brokerage-cash management system; auto-correlation circuit for use in pattern recognition; and methods and apparatus for efficient resource allocation. Legal issues are also examined. (7 Refs)  
Subfile: C  
Descriptors: computer software; industrial property; legislation  
Identifiers: software patent; retrieval system; **transaction** processing; securities brokerage-cash management system; auto-correlation circuit; resource allocation; legal issues  
Class Codes: C0230 (Economic, social and political aspects); C6100 (Software techniques and systems)

11/5/4 (Item 4 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03767549 INSPEC Abstract Number: D91000007  
Title: **Electronic and legal mythology**  
Author(s): Laidlaw, A.  
Journal: Banking World vol.8, no.10 p.44, 47  
Publication Date: Oct. 1990 Country of Publication: UK  
CODEN: BAWOEX ISSN: 0737-6413  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: In theory, the second a customer has keyed his ' **electronic signature**' (PIN) into a retailer's terminal, their respective bank accounts can be debited and credited with the cost of goods purchased by the customer. In practice, few debit card **transactions** in the UK are authorised by PIN, customer signature being almost universal, and

transactions are not entered on customer and retailer bank accounts much more quickly (if at all) than if a cheque had been tendered by way of payment. The use of a plastic card as part of the debit card transaction would fall squarely into section 14 of the Consumer Credit Act 1974. Section 14 goes on to provide that the supply of goods in the circumstances described will constitute the drawdown of credit by the individual. The government accepted that this fictional credit should not frustrate EFTPOS transactions by making them subject to cumbersome regulation. A little more legal fiction was employed to exempt EFTPOS from the Consumer Credit Act 1974. Section 87 of the Banking Act 1987 introduced, through a tortuous route in the 1974 Act, an exemption which referred to 'arrangements for the electronic transfer of funds from a current account at a bank'. Whatever magical powers electronics may possess, they cannot transfer funds. It is the debts on different bank accounts which are adjusted. However, the Banking Act exemption is accepted as sufficient for its intended purpose.

(0 Refs)

Subfile: D

Descriptors: banking; EFTS; legislation; point of sale systems

Identifiers: debit card transactions ; Consumer Credit Act 1974; EFTPOS. transactions ; Banking Act 1987; exemption

Class Codes: D1050 (Legal requirements); D2050E (Banking); D2140 (Marketing, retailing and distribution)

11/5/5 (Item 5 from file: 2)

DIALOG(R)File: 2:INSPEC

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03372504 INSPEC Abstract Number: B89032828, C89034195

Title: Message authentication mechanisms

Author(s): Halliden, P.

Conference Title: 1988 European Seminar on Security in Communications Networks p.8 pp.

Publisher: IBC Tech. Services, London, UK

Publication Date: 1988 Country of Publication: UK 190 pp.

Conference Date: 6 Sept. 1988 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: There was a time when the world's bankers could rely on the look and feel of a piece of paper when judging whether or not a payment instruction was genuine. Automation and the computer have changed that. Vast amounts of money now move impersonally from one computer account to another. The benefits, in terms of productivity within the banks and convenience to the owner of the money, are considerable. However, there are disbenefits and some of them are far from being insignificant. The author discusses means of overcoming one of these disbenefits: the difficulty of establishing the authenticity of payment instructions. (9 Refs)

Subfile: B C

Descriptors: bank data processing; data integrity; electronic messaging ; security of data

Identifiers: banks; message authentication mechanisms; payment instruction; authenticity

Class Codes: B6210 (Telecommunication applications); C7120 (Finance); C6130 (Data handling techniques); C0310D (Installation management)

11/5/6 (Item 6 from file: 2)

DIALOG(R)File: 2:INSPEC

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02435294 INSPEC Abstract Number: D85001067

**Title:** Video banking services should target small businesses

**Author(s):** Iovacchini, A.

**Journal:** Bank Systems & Equipment vol.22, no.1 p.43

**Publication Date:** Jan. 1985 **Country of Publication:** USA

**CODEN:** BSEQD6 **ISSN:** 0146-0900

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** General, Review (G); Practical (P)

**Abstract:** Small businesses should become a major target of banks offering video banking services. This type of cash management service will become vital to small firms once they find out what it can do for their money. Large corporations already have their own cash management services. Small businesses don't, and they need these services because they often don't know how much money they have or where they want to invest it. Also, they often don't keep accurate records of cash flow and bill payments. The Chemical Bank, New York, is offering Pronto Business Banker as a pilot. There are currently 2500 small businesses using the pilot in New York. These firms are not being charged for the service. With the system, companies are able to balance accounts, perform transaction reporting, transfer funds from one account to another, send and receive electronic mail and receive business information services. Banks will find that once people are introduced to video banking for their businesses, they will want it in their homes and vice versa. (0 Refs)

**Subfile:** D

**Descriptors:** banking; viewdata

**Identifiers:** Chemical Bank; small businesses; video banking services; cash management service; cash flow; bill payments; Pronto Business Banker; balance accounts; perform transaction reporting; transfer funds; electronic mail; business information services

**Class Codes:** D2050E (Banking); D4090 (Viewdata and teletext)

11/5/7 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01730931 ORDER NO: AADAA-I9958166

**Multicommodity and generalized flow algorithms: Theory and practice**

**Author:** Oldham, Jeffrey David

**Degree:** Ph.D.

**Year:** 1999

**Corporate Source/Institution:** Stanford University (0212)

**Adviser:** Serge Plotkin

**Source:** VOLUME 61/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 374. 109 PAGES

**Descriptors:** COMPUTER SCIENCE ; OPERATIONS RESEARCH ; MATHEMATICS

**Descriptor Codes:** 0984; 0796; 0405

We present several simple, practical, and fast algorithms for linear programs, concentrating on network flow problems. Since the late 1980s, researchers developed different combinatorial approximation algorithms for fractional packing problems, obtaining the fastest theoretical running times to solve multicommodity minimum-cost and concurrent flow problems. A direct implementation of these multicommodity flow algorithms was several orders of magnitude slower than solving these problems using a commercial linear programming solver. Through experimentation, we determined which theoretically equivalent constructs are experimentally efficient. Guided by theory, we designed and implemented practical improvements while maintaining the same worst-case complexity bounds. The resulting algorithms solve problems orders of magnitude faster than commercial linear

programming solvers and problems an order of magnitude larger.

We also present simple, combinatorial algorithms for generalized flow problems. These problems generalize ordinary network flow problems by specifying a flow multiplier  $\mu$  for each arc  $a$ . Using multipliers permit a flow problem to model transforming one type into another, e.g., currency exchange, and modification of the amount of flow, e.g., water evaporation from canals or accrual of interest in bank accounts. First, we show the generalized shortest paths problem can be solved using existing network flow ideas, i.e., by combining the Bellman-Ford-Moore shortest path framework and Megiddo's parametric search. Second, we combine this algorithm with fractional packing frameworks to yield the first polynomial-time combinatorial approximation algorithms for the generalized versions of the nonnegative-cost minimum-cost flow, concurrent flow, multicommodity maximum flow, and multicommodity nonnegative-cost minimum-cost flow problems. These algorithms show that generalized concurrent flow and multicommodity maximum flow have strongly polynomial approximation algorithms.

11/5/8 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2003 The HW Wilson Co. All rts. reserv.

2030900 H.W. WILSON RECORD NUMBER: BAST97020816

**Web bank robbers poised to pounce**

Ward, Mark;

New Scientist v. 153 (Feb. 22 1997) p. 4

DOCUMENT TYPE: Feature Article ISSN: 0262-4079 LANGUAGE: English

RECORD STATUS: Corrected or revised record

**ABSTRACT:** According to the Chaos Computer Club, security loopholes in Microsoft's Internet software and a popular financial management program called Quicken are allowing German hackers to rob banks. The hackers assert that they can commit the perfect bank robbery by making the victim transfer money to another bank account without recognizing that they are doing so. The victims only discover their losses when they see the transaction on their bank statement.

**DESCRIPTORS:** Financial software; Electronic funds transfer systems--  
Access control; Internet crimes;

11/5/9 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003, EBSCO Pub. All rts. reserv.

00537308 99CW06-009

**First Union readies Internet strategy -- With \$150M investment, it joins rivals in using e-commerce as growth vehicle**

Deck, Stewart

Computerworld, June 7, 1999, v33 n23 p14, 1 Page(s)

ISSN: 0010-4841

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that First Union Corp. of Charlotte, NC, has made a \$150 million Internet investment. Says that its e-commerce strategy will follow the lead of Banc One Corp. of Columbus, OH. Explains that, for future growth, both banks are looking to the Internet instead of acquisitions. Claims that in addition to online bill payment, brokerage services, investment account



management, and personal bank account information services, First Union will add more personalization and functionality in the areas of home mortgage and securities trading. Speculates that First Union may spin off some Internet assets into a standalone company. Indicates that over the next six to twelve months, customers will see several new and more robust banking Web sites offering investment, loan, and deposit products. Includes one sidebar. (amg)

Descriptors: Electronic Banking; Web Sites; Electronic Commerce; Internet; Investment; Information Services

11/5/10 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00438708 96PM10-004

**First banks of cyberspace**

Hogan, Mike

PC/Computing, October 1, 1996, v9 n10 p76-77, 2 Page(s)

ISSN: 0899-1847

Company Name: Bank of America; Security First Network Bank; Wells Fargo Bank

Product Name: Bank of America HomeBanking; Security First Network Bank; Wells Fargo Online Banking

Languages: English

Document Type: Buyer and Vendor Guide

Grade (of Product Reviewed): A; B; B

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: United States

Presents a very favorable review of Bank of America HomeBanking (free) from Bank of America (800) and favorable reviews of Security First Network Bank (free) from Security First Network Bank (800, 404) and Wells Fargo Online Banking (\$5 per month) from Wells Fargo Bank (800). These three online banking services offer varying features. All provide online bill paying which is unlimited for Bank of America and Wells Fargo, 20 payments per month for Security First. Bank of America provides its service only for users who use direct deposit into a Versatel checking account. Security First provides all its services free but is a totally virtual bank, there are no physical branches. Wells Fargo's services (except for the \$5 bill paying charge) are all free if the client maintains a \$100 balance in a checking account. Bank of America is the easiest to use, Well Fargo is best for Quicken and Microsoft Money users. Includes three screen displays. (djd)

Descriptors: Banking; Online Systems; Software Review; Vendor Guide

Identifiers: Bank of America HomeBanking; Security First Network Bank; Wells Fargo Online Banking; Bank of America; Security First Network Bank; Wells Fargo Bank

11/5/11 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00240902 91MU05-004

**DacEasy Light Checkbook Accounting** DacEasy's simple, checkbook-based accounting package is worth a look.

Landis, Ken

MacUser, May 1, 1991, v7 n5 p62, 64, 2 Pages

ISSN: 0884-0997

Languages: English

Document Type: Software Review  
Grade (of Product Reviewed): b  
Hardware/Software Compatibility: Macintosh  
Geographic Location: United States

Presents a favorable review of DacEasy Light Checkbook Accounting (\$69.95), an accounting program from DacEasy Inc., Dallas, TX (214). The program uses a checkbook metaphor to provide accounting capabilities suitable for small business or personal finances. The program can handle multiple bank accounts and supports multiple check writing and recurring disbursements. It provides an invoicing module that is flexible enough to be used as a point-of-sale system. It also provides budgeting, recording comments with transactions, and bank and credit-card reconciliation. The inventory system is suitable only for small inventories, as it consists of little more than an electronic scratch pad. Reports available from the program include journals, activity statements, balance sheets, income statements, record of expenses, variance reports, and mailing labels. Includes one screen display. (djd)

Descriptors: Accounting; Software Review

Identifiers: DacEasy Light Checkbook Accounting; DacEasy

11/5/12 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

06763048 NYT Sequence Number: 095320941129  
US PROPOSES LETTING BANKS ENTER NEW FIELDS  
BRADSHER, KEITH  
New York Times, Col. 3, Pg. 1, Sec. D  
Tuesday November 29 1994  
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT:

Regulators with Office of Comptroller of the Currency propose rules that would allow federally chartered banks to enter new lines of business, possibly even securities; proposals represent latest erosion of Glass-Steagall Act, benchmark law that for 61 years has barred commercial banks from trading securities; new rules would allow banks to set up subsidiaries that could undertake any activity 'incidental to or within the business of banking'; new regulations would also make it easier for banks to expand across state borders by allowing them to install automated teller machines anywhere in the country without receiving regulatory approval; only restriction is that such machines provide full access to accounts at many banks; Comptroller Eugene A Ludwig, whose office has final decision on proposed new rules, comments (M)

COMPANY NAMES: COMPTROLLER OF THE CURRENCY

DESCRIPTORS: BANKS AND BANKING; REGULATION AND DEREGULATION OF INDUSTRY;  
STOCKS AND BONDS; BANK BRANCHING; AUTOMATIC TELLER MACHINES (ATM);

GLASS-STEAGALL ACT

PERSONAL NAMES: LUDWIG, EUGENE A (COMPTROLLER); BRADSHER, KEITH

11/5/13 (Item 2 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

01027610 NYT Sequence Number: 065551800613  
Manufacturers Hanover Trust joins ranks of financial institutions offering software-based cash management systems. Has developed service that allows

large corporate customers to consolidate account information from various banks and other external sources, custom design their own reports and initiate cash transactions from single terminal located in their offices (S).)

New York Times, Col. 3, Pg. 4, Sec. 4

Friday June 13 1980

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: MANUFACTURERS HANOVER TRUST CO (NYC)

DESCRIPTORS: BANKS AND BANKING; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS)

11/5/14 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

01087502 NYT Sequence Number: 006219770413

Commodity Futures Trading Comm says one of its most disputed rules regarding London commodity-options trading will go into effect Apr 25 '77. US Court of Appeals reversed Fed district court decision in Dec '76 that had enjoined comm from enforcing its options- trading rule on segregation of US customers' funds. Rule requires that commodity-options dealers segregate 90% of money they receive from US customers in separate US bank account, while simultaneously forwarding big portion of funds to their business principals in London (S).)

Wall Street Journal, Col. 6, Pg. 40

Wednesday April 13 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: COMMODITY FUTURES TRADING COMMISSION

DESCRIPTORS: DECISIONS AND VERDICTS; FUTURES TRADING (GENERAL);

INTERNATIONAL TRADE AND WORLD MARKET; STANDARDS AND STANDARDIZATION

GEOGRAPHIC NAMES: LONDON (ENG)

11/5/15 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09136920

Thai banks want foreign rivals shut out of ATM pool for now

THAILAND: ATM POOL SYSTEM CALLS FOR ISOLATION

Bangkok Post (XBN) 24 Jul 1999 business p.8

Language: ENGLISH

At least for one year, banks in Thailand are calling for the local ATM pool system to exclude the entry of foreign banks. Citibank, HSCB and Standard Chartered are some of the foreign banks which have access to the pool. Foreign banks will be given an indirect route into the retail market when they enter the ATM pool. It is because customers can access to their accounts from different banks' terminals under the pool as it will connect all ATMs. Presently, customers of foreign banks are serviced via the partnerships with Thai banks. Foreign banks pay Thai banks a transfer fee for moving funds via the small-fund media clearing system.

COMPANY: STANDARD CHARTERED; HSCB; CITIBANK

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking

Svcs (6005);  
EVENT: Market & Industry News (60);  
COUNTRY: Thailand (9THA);

11/5/16 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09008338  
Online savers gain Citibank's interest  
SINGAPORE: CITIBANK LAUNCHES ONLINE SERVICE  
The Straits Times (XBB) 28 Oct 1998 p.54  
Language: ENGLISH

Citibank has become the sixth bank in Singapore to launch its Internet banking service. With the new CitiDirect Internet Banking, launched on 27 October 1998, clients will be able to transfer funds between Citibank accounts, or from a Citibank account to another account with any other bank on the Giro network. In future, they will be able to access facilities for shopping and financial planning. Citibank, which currently has three branches in Singapore, hopes to sign up 3-5% of its existing customers for the new Internet service in the next 12 months, increasing to at least 20-25% subsequently. In order to encourage more people to sign up for the Internet service, Citibank is offering a quarter-point more in interest on time deposits to its online banking clients.

COMPANY: CITIBANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: General Management Services (26); Product Design & Development (33); Plant/Facilities/Equipment (44);  
COUNTRY: Singapore (9SIN); United States (1USA);

11/5/17 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06548566  
POSBank starts 2 new fast and easy services  
SINGAPORE: POSBANK LAUNCHES TWO NEW SERVICES  
The Straits Times (XBB) 15 Nov 1997 P.66  
Language: ENGLISH

POSBank of Singapore has introduced two new services, along with an upgraded telephone banking service, in response to globalisation and technological advances. The two new services are the Funds Transfer Giro service and telephone transfer. The former allows customers to tell the bank to automatically transfer funds from their account to another account on a regular basis, without having to go to the ATMs or branches to transfer the funds. In view of a need for frequent transfer of funds in international currencies, POSBank now offers telegraphic transfers in 23 currencies and bank drafts in 21 currencies in all its branches. POSBank's upgraded telephone banking service allows customers to make use of the telebanking facility for electronic payment for shares (EPS), which is currently available only at ATMs. POSBank will soon be piloting a three-in-one ATM machine that enables customers to draw/deposit cash as well as update their passbooks.

COMPANY: POSBANK

PRODUCT: Cash Dispensers/ATM Systems (3573CD); **Electronic** Banking Svcs (6005);  
EVENT: Plant/Facilities/Equipment (44);  
COUNTRY: Singapore (9SIN);

11/5/18 (Item 4 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06197258

Das Natel als Dienstleistungszentrum

SWITZERLAND: NEW **ELECTRONIC** PLATFORM BY PTT  
Neue Zrcher Zeitung (NZZ) 05 Sep 1995 p.23  
Language: GERMAN

Swiss telecommunications monopoly Telecom PTT is launching an innovative **electronic** platform which substantially widens the scope of applications for digital mobile telephone Natel D based on the GSM standard. The innovation by PTT is based on the so-called SIM-card which comes with the purchase of a Natel-D phone. PTT has developed a worldwide innovative microchip which turns the card into a microcomputer. This way, **access** is gained to external data bases allowing a number of additional services via Natel. For large-scale data transmission, a Natel D combination with laptop will be available from October 1995. A first application of Natel sicap planned for 1996 will be a SIM-card which against pre-payment allows instant telephone use. If empty, the card can be re-loaded, with the corresponding amount debited to a postal or **bank account**. **Numerous** other applications are in the making. The core innovation of sicap is said to be in the data coding between hardware and chip which requires the creation of a new generation of terminals prior to commercial marketing. Telecom PTT says it is on the verge of signing agreements on natel sicap with major telephone manufacturers and foreign **network** providers.

COMPANY: NATEL SICAP; NATEL; TELECOM PTT

PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Wide Area **Network** Equipment (3661WN); Cellular Radio Services (4811CR); Telecommunications (4810); Semiconductor Devices (3674); Communications Equipment (3660);  
EVENT: Research & Development Activity (45); Product Design & Development (33);  
COUNTRY: Switzerland (5SWI);

11/5/19 (Item 5 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06168251

PENSIONER PLASTIC: COMING TO AN ATM NEAR YOU

AUSTRALIA: A DSS CARD  
Australia Financial Review (AFR) 19 Jun 1995 P.1  
Language: ENGLISH

The Department of Social Security(DSS) will launch a trial of the DSS card, its own **electronic** banking card, capable of handling some AU\$ 32 bn of annual payments. Its partner is Cashcard Australia, an **electronic** banking

network that processes transactions for the various financial houses. The card will permit its clients to access funds directly from the Government via Cashcard ATMs without establishing separate bank accounts. The initial trials will be conducted in NSW in the September quarter. This will involve some 15,000 clients. The card to be used in ATMs initially, might turn into EFTPOS system or 'smart card' at a later stage.

COMPANY: CASHCARD AUSTRALIA

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);  
EVENT: Product Design & Development (33);  
COUNTRY: Australia (9AUS);

11/5/20 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06129833  
Citibank introduces hassle-free card  
MALAYSIA: CITIBANK OFFERS CITICARD  
New Straits Times (XAS) 21 Mar 1995 p.20  
Language: ENGLISH

In Malaysia, Citibank Bhd is offering the Citicard beginning from 21 March 1995, that would provide its customers access to their accounts from different parts of the world (at Citicard banking centres in 94 countries). There are over 180,000 ATMs (automated teller machines) world-wide that could provide Citibank's customers to withdraw cash using the Citicard.

COMPANY: CITIBANK

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005);  
EVENT: Marketing Procedures (24);  
COUNTRY: Malaysia (9MAO);

11/5/21 (Item 7 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05478377  
PRODUCT: Sage  
UK - SAGE INTRODUCES SMALL BUSINESS ACCOUNTANCY SYSTEM  
Computer Weekly (CRW) 26 November 1992 p20  
ISSN: 0010-4787

Sage has introduced Moneywise, a small business accountancy system. It registers expenditure and income transactions, automatically calculates VAT and establishes multiple accounts for items including bank accounts and petty cash. It runs on Windows and DOS.\*

COMPANY: SAGE

PRODUCT: Business Software (7372BS); Computer Software (COSW); Financial Software (7372FS);  
EVENT: NEW PRODUCT EXTENSION (33);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic

Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

11/5/22 (Item 8 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05124206

Beat the currency problem by starting a new bank account

EUROPE - OPEN ANOTHER BANK ACCOUNT TO USE ON HOLIDAY  
Daily Mail (DML) 10 June 1992 p20

UK tourists going to popular holiday destinations in Europe including Portugal, Spain and France are advised to open a bank account there to eliminate problems with travellers' cheques. In this way, money can be moved from an account in the UK to the foreign account. Banco Santander has already linked with the Royal Bank of Scotland. Under this agreement it is possible to cash Royal Bank of Scotland cheques at Banco Santander outlets in Spain. A Telebanco card also allows funds to be moved out of Gold and Platinum accounts and withdrawn at a 2k-strong cash dispenser network in Spain at a transaction cost of GBP1.

COMPANY: ROYAL BANK OF SCOTLAND; BANCO SANTANDER

PRODUCT: Retail Banking Services (6006); Banking Institutions (6010);  
EVENT: SERVICES REVIEW (30); LICENCES & SALES AGREEMENTS (38); LICENCES  
& SALES AGREEMENTS (38);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic  
Community Countries (419); NATO Countries (420); South East Asia Treaty  
Organisation (913);

11/5/23 (Item 9 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05110416

Market shift follows bank card charges

UK - CUSTOMERS REACT TO BANK CARD CHARGES  
Banking Technology (BTY) 0 May 1992 p54  
ISSN: 0266-0865

NatWest, Lloyds, Barclays and the Midland had all began charging for credit cards by September 1991, and interest free credit periods have also been discontinued by many of the UK banks. This has led to many customers closing accounts, according to a survey by Datamonitor. The survey revealed that the banks' income is seriously affected by high interest rates and customers wishing to reduce their levels of debt. Bank credit cardholders paying off all of their monthly balances rose to 62% from 48% between 1989 and first quarter 1991. There were some 27.4 mil credit cards in use at end 1991 a drop of just over 1.5 mil from 1990. There is a significant move by cardholders to such banks as the Co-op, TSB and Girobank which do not charge for credit cards. Consumers have also moved to retailer-issued and debit cards. Some 23 mil Visa Delta and Switch debit cards were issued in 1991 a 20% increase from 1990. The survey revealed that debit card transactions and expenditure increased by 90% during 1991.

COMPANY: BARCLAYS BANK; NATIONAL WESTMINSTER BANK; MIDLAND BANK; LLOYDS BANK; GIROBANK; TRUSTEES SAVINGS BANK

PRODUCT: Credit Card Services (6020CC); Debit Card Services (6020DC);  
Electronic Banking Services (6005); Plastic Products NEC (3079);  
EVENT: MARKET & INDUSTRY NEWS (60);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic  
Community Countries (419); NATO Countries (420); South East Asia Treaty  
Organisation (913);

11/5/24 (Item 10 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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04804123

TREASURY MANAGEMENT ACROSS THE BOARD

UK - SIEMENS NIXDORF INFORMATION LAUNCHES TREASURY MANAGEMENT  
Dealing Technology Bulletin (DTB) 0 December 1991 p17-18

Siemens Nixdorf Information Systems has launched a Treasury Management knowledge base designed for its Unix-based SN Financials, financial management system. The knowledge base, part of the SN Financials accounting base, has a foreign exchange function and cash management incorporated which offers a fully integrated system to accommodate multi currency, company and lingual environments. The cash management function updates balances of different bank accounts inside a multi-company environment to assist money market dealings. The foreign exchange system calculates updated currency values and automatically records all transactions daily, making the buying and selling of foreign currencies in the market easier. SN Financials employs Client-Server architecture conforming to Graphical User Interface, networking, programming language and database definitions of Siemens Nixdorf Applications Programming Interface (SINIX API). SN Financials will also interface with industry standard graphical user interfaces and non-proprietary applications.  
COMPANY: SIEMENS NIXDORF INFORMATION SYSTEMS

PRODUCT: Financial Software (7372FS); CAD/CAM Mechanical Software (COSW);  
EVENT: NEW PRODUCT EXTENSION (33);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

11/5/25 (Item 11 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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04730069

CASH MAN FOR THE NOT SO BIG

US - NEW CASH MANAGEMENT PACKAGE FROM ADP FINANCIAL NETWORK  
International Correspondent Banker (ICB) 0 December 1991 p6  
ISSN: 0953-5632

ADP Financial Services has developed Business Express/PC, a PC-based cash-management software package designed for banks' medium-sized customers. Clients can use the new package to access account data which is stored on the ADP computer. Several banks have been testing the new software, but as yet no institution has chosen to sign a deal with ADP. Clients can use the new package to carry out account reconciliation and transfer funds overnight between different bank accounts.

COMPANY: ADP FINANCIAL NETWORK SERVICES



PRODUCT: **Electronic Banking Services (6005); Data Processing in Finance Sector (7374FI); Computer Services (COSV); Financial Services Software (7372FI); CAD/CAM Mechanical Software (COSW);**  
EVENT: **NEW SERVICE LAUNCH (36);**  
COUNTRY: **United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);**

11/5/26 (Item 12 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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04512640  
TSB uses technology to support change  
UK - TSB LAUNCHES DESKBANK SERVICE  
Banking World (BGW) 0 September 1991 p39-40  
ISSN: 0737-6413

TSB has recently launched its Deskbank **electronic** banking service for small and medium-sized businesses. The service is PC-based with software supplied by The Software Partnership and allows companies to make **electronic** payments and manage their **bank accounts**. A **second** project is the customer information database which is at the beginning of its development using the Teradata hardware system from the US. The full customer database will be loaded onto the system at the end of 1991, with the first branches able to **access** customer information in 1992. The technology unit's role is to support the business units with advanced technology systems giving the TSB the ability to restructure its branches into small groups serviced by separate customer service centres.

COMPANY: TSB

PRODUCT: **Savings Banks (6120SB); Electronic Banking Services (6005);**  
EVENT: **NEW TECHNICAL PROCESS/TECHNOLOGY (32); NEW SERVICE LAUNCH (36);**  
COUNTRY: **United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);**

11/5/27 (Item 13 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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04394009  
INTERBOLD, PNC AND ACI DEVELOP ATMs  
US - INTERBOLD, PNC AND ACI DEVELOP ATMs  
Financial Technology International Bulletin (FTIB) 0 June 1991 p10

PNC (US) bank, InterBold, supplier of ATM, formed by IBM and Diebold and ACI, software group and subsidiary of Tandem Computers are to develop a new line of ATMs. The machines will allow clients to make payments, deposit cheques to **multiple accounts** and receive account statements, thereby relieving **bank** cashiers of 70% of routine **transactions**. A major part of the system is the InterBold image lifting technique which **displays** cheques on screen after they have been deposited in an ATM, allowing customers to verify the deposit amount. The system directly processes the cheques by working on the image. Customers of banks with a interbanking relationship with PNC will also be able to employ a cheque cashing service. The names of payers from whom customers will expect to receive cheques will be registered with the banks in advance.

PRODUCT: Electronic Point of Sale Systems (3573EP);  
EVENT: PRODUCTS, PROCESSES & SERVICES (30);  
COUNTRY: United States (1USA); NATO Countries (420); South East Asia  
Treaty Organisation (913);

11/5/28 (Item 14 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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03728583

UBS TO IMPLEMENT AUTOMATIC BANKING  
SWITZERLAND - UBS TO IMPLEMENT AUTOMATIC BANKING  
Banking Technology (BTY) 0 September 1990 p7  
ISSN: 0266-0865

The Union Bank of Switzerland is considering ways of moving clients away from the traditional bank clerk to automatic transactions. The aim of the bank is to have only one or two clerks in each branch for handling tasks which the Bancomat cannot handle, such as foreign exchange transaction or savings transactions, involving moving money among several accounts. The bank plans to adapt the existing 2k Bancomat installation to handle foreign currency and Swiss francs.

PRODUCT: Financial Services (6000); Electronic Banking Services (6005);  
EVENT: PLANT/FACILITIES/EQUIPMENT (44);  
COUNTRY: Switzerland (5SWI); European Free Trade Association Countries (511);

11/5/29 (Item 1 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00118300 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109)

TITLE: The Next Generation of Affiliations  
AUTHOR: Mougayar, Walid  
SOURCE: Business 2.0, p66(1) Aug 1999  
ISSN: 1080-2681  
HOMEPAGE: <http://www.business2.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

A discussion of the feasibility of spontaneously aggregated e-business services in the new electronic marketplaces explains the marketing techniques. Companies will eventually be able to choose online services partners and favorite trading hubs to expand their businesses. At some point in time, entire businesses will be created and operated when various services are interdependent in completely new electronic marketplaces. Currently, many enabling e-business and e-commerce services can be reused on the Web. The first wave of sharable services is based in affiliate programs, and requires a link or window that eventually results in a transaction at the initial Web site. For instance, Amazon.com has 260,000 affiliate World Wide Web sites and CDnow has 145,000. To maintain and manage an e-mail list of visitors to a Web site, site owners can use

LinkExchange to generate commands that are added at no cost to the Web site. To provide financial quotes on a Web site, the site owner can create a stock symbols list and link it with a single command to Nordby or Yahoo!. CompuBank pays affiliates whose visitors start bank accounts. Many other services can be added to World Wide Web sites from existing e-commerce sites. However, this process will not progress Web-site-by-Web-site, but from external hubs, or electronic trading activity centers, which will constitute the next wave of business-to-business portals.

COMPANY NAME: Vendor Independent (999999)  
DESCRIPTORS: Business Reengineering; E-Commerce; Extranets; Internet Marketing  
REVISION DATE: 20010330

11/5/30 (Item 2 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00115007 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Open Text Corp (862916); Company--PC DOCS/Fulcrum (858862)

TITLE: Open Text proposes merger with PC DOCS  
AUTHOR: Varon, Elana  
SOURCE: Federal Computer Week, v12 n40 p42(1) Dec 7, 1998  
ISSN: 0893-052X  
HOMEPAGE: <http://www.fcw.com>

RECORD TYPE: Review  
REVIEW TYPE: Company

OpenText Corporation recently proposed a merger with the document management firm PC DOCS Group International. The merger would create the largest supplier of document management software in the country. Document management software lets users track and control access to different versions of their documents. If the deal is completed, it will help OpenText expand its federal customer base. The Delphi Group identified OpenText as the fastest growing company in this market, although a merger may be initially confusing to federal customers because their preferred vendors are now owned by other companies. OpenText must assure federal agencies that they will continue to support products from PC DOCS, as well as Information Dimensions, which OpenText also acquired earlier this year. The proposed merger will create momentum for the company to pursue accounts in several segments, including government and banking, for its knowledge management approach. OpenText makes the Livelihood software, which is used to manage and organize documents on corporate intranets. PC DOCS makes Web-based and traditional network software that performs similar functions.

COMPANY NAME: Open Text Corp (484938); PC DOCS/Fulcrum (510777)  
DESCRIPTORS: Document Management; Government; Information Management; Network Software; Software Marketing  
REVISION DATE: 20020703

11/5/31 (Item 3 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00108614 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister 3.2 (626961)

TITLE: CashRegister Manages E-Sales

AUTHOR: Taschek, John

SOURCE: PC Week, v15 n23 p37(1) Jun 8, 1998

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

CashRegister 3.2 from CyberCash offers easy payment verification and authorization functions for online commerce sites. Developers using the UNIX release must have Perl or C programming experience. Companies without this expertise will need to hire a CyberCash Merchant Development Partner to create the code required to access the CashRegister functions. In addition to writing code, merchants must establish a bank charge account separate from the CashRegister service. The Merchant Connection Kit (MCK) installs in 20MB and contains the routines to communicate with the CyberCash servers. Secure payment options include SSL and SET credit card transactions, CyberCoin for small-increment payments, and PayNow electronic checks. This application is fully customizable and can be configured in almost any possible way. CashRegister supports Perl, C, and Visual Basic Script.

COMPANY NAME: VeriSign Inc (610224)

SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: C; Computer Security; E-Payment; Internet Marketing; Internet Security; Perl; Retailers; UNIX

REVISION DATE: 20020430

11/5/32 (Item 4 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00085006 DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken 5 (701823)

TITLE: Quicken Taps into Online Banking

AUTHOR: Hogan, Mike

SOURCE: PC/Computing, v8 n11 p84(1) Nov 1995

ISSN: 0899-1847

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

Intuit's Quicken 5 personal accounting software brings users more conveniences, including online banking and automated transactions. The online banking module makes it easy to reconcile data from multiple accounts and permits users to transfer money and pay bills directly from the keyboard. Over 20 major banks have signed up for Intuit's online banking service. The HomeBase interface has been refined, making it even easier for novice users to get into the program, and Intuit has

successfully translated financial jargon into plain English. Quicken 5 is a Windows 3.1 program, but runs well under Windows 95. Intuit built in some enhancements that comply with the Windows 95 interface, such as menu tabs and right mouse button commands. The new Easy Answer feature lets users get quick answers to common questions and also provides help for financial planning and tax matters.

PRICE: \$40

COMPANY NAME: Intuit Inc (447013)  
SPECIAL FEATURE: Screen Layouts  
DESCRIPTORS: Banks; E-Banking; E-Payment; IBM PC & Compatibles; Personal Finance; Windows  
REVISION DATE: 20000630

11/5/33 (Item 5 from file: 256)  
DIALOG(R) File 256: SoftBase: Reviews, Companies & Prods.  
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00065914 DOCUMENT TYPE: Review

PRODUCT NAMES: MacMoney 4.01 (000329)

TITLE: MacMoney 4.01  
AUTHOR: Negrino, Tom  
SOURCE: Macworld, v11 n7 p83(2) Jul 1994  
ISSN: 0741-8647  
HOMEPAGE: <http://www.macworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

MacMoney 4.01 is recommended as an easy to learn and use personal finance package for users with the most basic money management needs. The product has good graphing and reporting features, including pre- and custom-designed graph styles. MacMoney now allows the user to add a 13th month at the end of a year, for receipt of and paying bills, or to pull together other year-end data for closing out the year. Split transactions can now have up to 25 destination categories, and handle up to 30,000 records a year. The user can assign long payee names, and use up to 1000 categories, Names, and ID codes for group transactions. Automatic transaction enhancements include editing, many bank account types, and data import from Quicken, CheckFree e-payment services, and Aatrix Payroll. However, MacMoney does not send data to CheckFree, as Quicken and Managing Your Money can.

PRICE: \$90

COMPANY NAME: Survivor Software Ltd (423408)  
SPECIAL FEATURE: Screen Layouts  
DESCRIPTORS: Apple Macintosh; Bank Statement Reconciliation; MacOS; Personal Finance  
REVISION DATE: 20001130

Set	Items	Description
S1	0	AU=(TRITT R? OR TRITT, R?)
S2	3189508	ACCOUNT? ? OR (MUTUAL()FUND? ? OR ANNUITY OR FINANCIAL) (2N- ) (INFO OR INFORMATION OR DATA? ?)
S3	130709	S2(2N) (PLURAL? OR SEVERAL OR VARIOUS OR MANY OR MULTIPL? OR NUMEROUS OR DIFFERENT? OR FIRST OR SECOND OR 1ST OR 2ND OR - ANOTHER OR SEPARATE? OR DISPARATE?)
S4	6157665	BANK? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVING?()LOA- N? ?
S5	10760385	COMPUTERI? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR REALT- IME OR REAL()TIME OR SIMULTANEOUS?
S6	6853574	TRANSACT? OR TRADE? ? OR TRADING OR UPDATE? OR UPDATING
S7	12569950	ACCESS? OR VIEW? OR SEE OR LOOK? OR DISPLAY? OR SEARCH? OR QUER?
S8	12397	S3(7N)S4
S9	870	S8(10N)S5
S10	206	S9(10N) (S6 OR S7)
S11	142	S10 NOT PY>1999
S12	104	RD (unique items)

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File 625:American Banker Publications 1981-2003/Sep 03  
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12/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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2618086 Supplier Number: 02618086 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Online Shopping: How Will Consumers Pay?  
(Online electronic wallet schemes enter test market phases; electronic  
wallets potentially offer ease of use for online consumers, who would not  
be required to reenter information multiple times)  
Financial Service ONLINE, v 4, n 9, p 38+  
October 1999  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3957

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...he notes. The financial institution that issued the wallet could either  
pay the bills by accessing a checking account that the customer holds  
with that financial institution or by an accessing an account with  
another institution through other electronic means--using the automated  
clearing house or a third-party processor.

A final enhancement for electronic wallets would be...

12/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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2555882 Supplier Number: 02555882 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Bull & Bear Gears Up One-Stop Online Account Access.  
(Bull & Bear Securities to add section to Internet site allowing customers  
with Security First Network Bank account to access a combined  
account statement)  
Financial NetNews, v IV, n 33, p 5  
August 16, 1999  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 254

(USE FORMAT 7 OR 9 FOR FULLTEXT)

(Bull & Bear Securities to add section to Internet site allowing customers  
with Security First Network Bank account to access a combined  
account statement)

TEXT:  
...on its Web site where customers who have an account with Bull & Bear and  
a bank account with Security First Network Bank can access one  
account statement for their brokerage and bank accounts, as well as their  
credit card...

12/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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2460814 Supplier Number: 02460814 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Debit-Card 'Paychecks' For Migrant Farm Workers

(Sun Devil Labor Contractors Inc uses Electronic Paycheck debit cards  
issued by Goleta National Bank to pay its workers instead of paychecks)  
American Banker, v 164, n 93, p 7  
May 17, 1999  
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 658

**ABSTRACT:**

...farms that need temporary help harvesting crops. Salaries are deposited into an account at the bank each pay period. Workers, many without bank accounts, can access their funds at automated teller machines or retailers that accept debit cards.

Goleta National Bank, a unit of Community...

12/3,K/4 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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2451126 Supplier Number: 02451126 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Electronic Commerce: Royal of Canada Putting Its Stamp on Internet Bank  
(Security First Network Bank thrives under new ownership of Royal Bank of Canada)  
American Banker, v 164, n 84, p 16  
May 04, 1999  
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 869

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...the Royal Direct platform for Canadian Internet banking customers. Now Royal Direct users can gain access to their accounts via Security First Network Bank when they are in the United States.

Future investments will be aimed at improving on...

12/3,K/5 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2269701 Supplier Number: 02269701 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Playing payments poker (Part 1 of 2)  
(US payments system costs some \$204 bil/year or 3% of GDP; an average noncash consumer transaction is \$50; if processing, billing and mailing add up to \$2.60/transaction, this is 5% of consumer transactions)  
Institutional Investor Americas, v XXXII, n 9, p 49+  
September 1998  
DOCUMENT TYPE: Journal ISSN: 0020-3580 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2939

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...submitted a proposal to John Hawke Jr., then Treasury undersecretary for



domestic affairs, to provide electronic transfers for Social Security recipients lacking bank accounts. First Data suggested putting credits into cash accounts that could be accessed through debit cards. Hawke, however, turned the plan down because it failed to offer insured...

12/3,K/6 (Item 6 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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1585654 Supplier Number: 01585654  
11 BANKS MAY CHARGE EXTRA FEE AT SOME ATMS  
(Eleven Illinois banks will be able to impose surcharge on transactions by non-customers obtaining money from accounts in another bank)  
Chicago Tribune, p 3;1+  
August 01, 1996  
DOCUMENT TYPE: Regional Newspaper (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:  
Eleven undisclosed Illinois banks will soon be able to impose a surcharge on transactions by non-customers obtaining money from their accounts in another bank. The 11 operate less than 5% of the state's automated teller machines (ATM), and use ATM network Cash Station Inc. (Chicago, IL). Another group of...

12/3,K/7 (Item 7 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1358074 Supplier Number: 01358074 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Netcom & Security First Bank Join For Internet Banking  
(Netcom On-Line Communication Services and Security First Network Bank announce alliance, with bank customers getting Internet credit equal to \$60)  
Newsbytes News Network, p N/A  
December 14, 1995  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 358

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...a part of the companies' initial offering, Netcom customers who open and use a Security First Network Bank account will receive a credit for Internet access equal to \$60 for their first three or four months of service, officials said. The offer is available for a limited time.

Netcom customers can access their Security First Network Bank accounts, pay bills online, write checks, use ATM (automatic teller machine) and debit cards, and manage their accounts from any modem-equipped PC, officials...

12/3,K/8 (Item 8 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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1348687 Supplier Number: 01348687 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Computer Chip Credit Cards to be Supplied by Banks**  
(Bank-issued IC cards, which function as credit card & prepaid or debit & identification card, will be supplied to public in full scale in 12/95)  
Korea Economic Daily, p N/A  
December 01, 1995  
DOCUMENT TYPE: Business Newspaper (South Korea)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 397

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...or fraud incurred from a leaked card number is not possible. In the case of **electronic** transfers between **different bank accounts**, IC card holders can immediately enter into the detailed **transaction items** on the ATM or CD terminal screen if a 6-digit secret number is...

12/3,K/9 (Item 9 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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1346625 Supplier Number: 01346625 (USE FORMAT 7 OR 9 FOR FULLTEXT).  
**US: World's first Internet bank to promote strategic alliance**  
(Security First Network Bank, the 1st free-standing US Internet bank, forms strategic agreement with NETCOM On-Line Communications)  
Bank Marketing International, n 66, p 1  
December 1995  
DOCUMENT TYPE: Newsletter ISSN: 0791-2765 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 506

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...addition to the monthly magazine Wired.

Security First offers a no-fee, non-interest checking **account** as its **first core Internet banking** product. The account offers ten free ATM **transactions** and 20 **electronic bill payments**. Beyond these limits, ATM visits will cost \$1, and bill payments will cost...

TEXT:

...interest rates on transaction accounts.

Accordingly, Security First offers a no-fee, non-interest checking **account** as its **first core Internet banking** product. The account offers ten free ATM **transactions** and 20 **electronic bill payments**. Beyond these limits, ATM visits will cost \$1, and bill payments will cost...

12/3,K/10 (Item 10 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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1151615 Supplier Number: 01151615  
**Visa Will Put A Microchip In New Card**  
(Visa Intl to launch new plastic card in 1995 containing embedded chip that will be used to replace bills and coins for small purchases)

New York Times , v CXLIV, n 50007, p C3  
March 21, 1995  
DOCUMENT TYPE: National Newspaper ISSN: 0362-4331 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...There is additional memory on the card's computer chip, allowing one card to obtain access to several bank accounts, loans and investment portfolios. Bankers are expecting that electronic purse cards will initially be a very popular use of the chip know-how. A...

12/3,K/11 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01904309 05-55301  
**Treasury management centralization on the rise in Asia**  
Singh, Arvind  
TMA Journal v19n5 PP: 58-64 Sep/Oct 1999  
ISSN: 1080-1162 JRNL CODE: JCG  
WORD COUNT: 2413

...TEXT: bank relationships to eliminate value-date losses, reduce idle balances and save costs on maintaining multiple accounts. Remote access through electronic banking services provides timely information.

Zero Balance Accounts. The use of zero balance accounts (ZBAs) is...

12/3,K/12 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01635593 02-86582  
**Banks think regional**  
Vipotnik, Matej  
Banker v148n867 PP: 65-67 May 1998  
ISSN: 0005-5395 JRNL CODE: BKR  
WORD COUNT: 1841

...ABSTRACT: the competition. Hansapank issues debit cards to its customers instead of checkbooks, and provides a network of ATMs equipped to handle various account transactions. Whereas Estonia's banks have gained a solid international reputation since the 1992 banking crisis, Latvian banking is still...

...TEXT: not issue cheque books to its customers. It instead handed out debit cards, providing a network of ATMs equipped to handle various account transactions. It also introduced telephone and Internet banking. The competition followed suit, and to date 800,000 debit cards have been issued.

This...

12/3,K/13 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01493270 01-44258

**First virtual bank offers more than one-stop shopping**

Mahan, James S III

LIMRA's MarketFacts v16n4 PP: 41-43 Jul/Aug 1997

ISSN: 0889-0986 JRNL CODE: MKF

WORD COUNT: 1734

...TEXT: and PC banking of the seventies and eighties to sign up

The security of monetary transactions on the Internet

How a virtual bank could provide personalized customer service

BY ALL ACCOUNTS , Security First Network Bank (www.sfnb.com) should not have succeeded to the extent that it did. With no...

12/3,K/14 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01430412 00-81399

**EBT: Keeping the benefits in proper balance**

Marshall, William T

America's Community Banker v6n5 PP: 10-15 May 1997

ISSN: 1082-7919 JRNL CODE: SLN

WORD COUNT: 3313

TEXT: Illustration Omitted)

While Work Continues on Building an Effective Electronic Benefits Transfer System with No Need for Deposit Accounts , Many See Greater Benefits in Broadening Community Banks ' Current Base of Government Direct Deposits and Payment Recipients

The clock is ticking. In less...

12/3,K/15 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01413618 00064605

**Why interaction is more powerful than algorithms**

Wegner, Peter

Communications of the ACM v40n5 PP: 80-91 May 1997

ISSN: 0001-0782 JRNL CODE: ACM

WORD COUNT: 6562

...TEXT: interest-bearing bank accounts, require time-stamped traces. Objects with inherently nonsequential interfaces, like joint bank accounts accessed from multiple automatic teller machines, have inherently nonsequential interaction histories. Interaction histories of distributed systems, like the history...

12/3,K/16 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01178177 98-27572

**Volvo and MCM near perfection**

Queree, Anne

Corporate Finance n134 PP: 35-37 Jan 1996

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 936

...TEXT: desire to settle for nothing but the market's best.

Each morning the treasury collects updates from the accounts of the various banks via automatic dial-up software from Financial Information Consulting Services, and via New Citibanking. The data is...

12/3,K/17 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01021663 96-71056

**Banking by computer can delete hassles, save time**

O Connell, Vanessa

Money v24n5 PP: 51-52 May 1995

ISSN: 0149-4953 JRNL CODE: MON

WORD COUNT: 855

...TEXT: fee. Although each bank's service differs slightly, all will let you pay your bills electronically, view your latest account statement and transfer funds from one account to another. The catch is that most of these banks will connect with your computer only if you live in the same state or area...

12/3,K/18 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00972156 96-21549

**The profitability of bancassurance for European banks**

Bergendahl, Goran

International Journal of Bank Marketing v13n1 PP: 17-28 1995

ISSN: 0265-2323 JRNL CODE: IJB

WORD COUNT: 8523

...TEXT: network in combination with an ongoing decline in savings deposits seems to have given many banks overcapacities in the management of accounts and branches. Many transactions are now so automated that the network of branches (the "delivery system") may be well suited for the distribution of new products...

12/3,K/19 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00955813 96-05206

**Korea (South)**

van Duyn, Aline; Balfour, Alex

Euromoney World Financial Handbook Supplement PP: 11 Sep 1994

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 350

...TEXT: million. Some 95% of business on the exchange is handled by SMATS, the Stock Market Automated Trading System. Listed companies are now obliged to publish separate accounts for all subsidiary companies.

#### Banking system

Korea's banking system is now well on the way to achieving maturity. Full ...

12/3,K/20 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00950423 95-99815

PC products offer small banks cash management service

Arnette, Denise A

Corporate Cashflow v15n13 PP: 6, 11 Dec 1994

ISSN: 1040-0311 JRNL CODE: CFL

WORD COUNT: 783

...TEXT: big bank" electronic services to their business clients.

Companies typically seek cash management services from banks to access account balance information, reconcile multiple accounts in the institution and generate electronic payments such as wire transfers and ACH items. Community banks have historically been at a...

12/3,K/21 (Item 11 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00904528 95-53920

Cash and treasury management in France

Bogusz, Robert J

TMA Journal v14n4 PP: 24-29 Jul/Aug 1994

ISSN: 0731-1281 JRNL CODE: JCG

WORD COUNT: 2656

...ABSTRACT: which are agreed-upon teletransmission protocols. France boasts several clearing systems for paper-based and electronic transactions. A corporation with several bank accounts throughout France can implement a variety of methods to either concentrate or pool residual balances...

12/3,K/22 (Item 12 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00880479 95-29871

The loans standard model of credit money

Goldschlager, Leslie M; Baxter, Rohan

Journal of Post Keynesian Economics v16n3 PP: 453-477 Spring 1994

ISSN: 0160-3477 JRNL CODE: PKE

WORD COUNT: 9679

...TEXT: deposit. If B now wishes to purchase something, say for \$700, he

can request his bank to electronically transfer \$700 to another account , either in the same bank or in a different one. Note that such a transaction does not affect the overall total of the deposits or the money supply M. If...

12/3,K/23 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00785190 94-34582

The German securities lending market .

Fotsch, Robert

Global Investor n5 (Guide to Investment in Germany) PP: 42-46 Oct 1993

ISSN: 0951-3604 JRNL CODE: GLI

WORD COUNT: 975

...TEXT: tracking their principal trading positions and the lending portfolios of automatic lenders and discretionary lenders. Automatic lenders keep those securities which they consider lendable in a separate account with the bank and allow permanent access to them without further negotiations of lending rates. This procedure makes quick decisions for the...

12/3,K/24 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00684315 93-33536

ATMs frozen by blizzard

Nash, Kim S

Computerworld v27n12 PP: 6 Mar 22, 1993

ISSN: 0010-4841 JRNL CODE: COW

WORD COUNT: 438

...ABSTRACT: Data Systems Corp.'s (EDS) data center to cave in, leaving customers of 5,000 automated teller machines (ATM) without electronic access to their bank accounts for several days. Of the 13 ATM networks that shut down, 4 were owned by EDS: MPACT in Texas, Instant Teller in California...

...TEXT: s data center here to cave in on March 13, leaving customers of 5,000 automated teller machines (ATM) without electronic access to their bank accounts for several days.

The 3 ATM networks that shut down are not expected to be up until later this week, when EDS...

12/3,K/25 (Item 15 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00667227 93-16448

Client Journal system

Anonymous

National Public Accountant v38n2 PP: 43 Feb 1993

ISSN: 0027-9978 JRNL CODE: NPA

WORD COUNT: 250

...TEXT: five journals, with an unlimited number of journals per period and up to 32,000 transactions per journal. The checkwriter handles multiple bank accounts, with separate formats for vendor and payroll checks. Check amounts are automatically posted to the cash disbursement journal as the checks are printed.

The system also includes...

12/3,K/26 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00321670 86-22084  
**The Law and Automated Bank Reporting**  
Brandon, George  
Bankers Magazine v169n3 PP: 32-35 May/Jun 1986  
ISSN: 0005-545X JRNL CODE: BZE

ABSTRACT: As a result of rapid technological advances, customers now have access to a bank's various account databases. Banks are now facing a significant number of problems because of automated reporting and disbursement systems. For example, a customer can more easily take legal action against...

12/3,K/27 (Item 17 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00282719 85-23153  
**The Impact of Cash Management Services on International Correspondent Banks**  
Simpson, H. Clay  
World of Banking v4n3 PP: 6-10 May/Jun 1985  
ISSN: 0730-8736 JRNL CODE: WOB

...ABSTRACT: banks to monitor accounts and transfer funds to eliminate overdrafts or excessive balances. Funds from several US accounts can be handled by one US concentration bank. The advent of computerized transaction services and communications networks such as SWIFT has improved cash management services. Reasons to extend cash management services to...

12/3,K/28 (Item 18 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00229258 84-07819  
**In-Store ATMs: Steppingstone to POS**  
Stacey, Helen; Cox, William N.  
Economic Review (Federal Reserve Bank of Atlanta) v69n1 PP: 31-42 Jan 1984  
JRNL CODE: ECR

...ABSTRACT: one step toward transforming the payment mechanism to electronic point-of-sale (POS) registers that automatically debit a customer's bank account. Many respondents viewed ATMs as the precursor to POS registers and debit cards. ...



12/3,K/29 (Item 1 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

06888457 Supplier Number: 58043453 (USE FORMAT 7 FOR FULLTEXT)  
**Software Maker Warns that Profits to Fall Short.**  
Marjanovic, Steven  
American Banker, v164, n232, p32  
Dec 6, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 516

... front end Internet software piece, Mr. Dyches said.  
The Internet system, which gives customers a real - time view of  
their accounts through several distribution channels, has been sold to  
290 banks, 240 of which have installed it.  
"They are a leader in that business," Mr. Dyches...

12/3,K/30 (Item 2 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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06711671 Supplier Number: 56190159 (USE FORMAT 7 FOR FULLTEXT)  
**State Farm Bank Broadens Service Area, Expands Checking Account  
Availability, Offers Internet Access.**  
PR Newswire, p3837  
Oct 11, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 325

... And in November, State Farm Bank will become Internet-accessible.  
Customers will be able to view detailed information related to their  
accounts, transfer funds from one account to another and pay bills  
electronically.

State Farm Bank is a nontraditional financial institution and  
doesn't have branch offices. The bulk of communication...

12/3,K/31 (Item 3 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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06583134 Supplier Number: 55532179 (USE FORMAT 7 FOR FULLTEXT)  
**Ultrex Corporation to Assist Consolidated Data Inc. in the Offering of  
Wireless Banking Services.**  
Business Wire, p0315  
August 23, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 506

... wireless devices. Customers with banks that support these services  
can use handheld wireless devices to: Access checking or savings account  
balance information; Transfer funds between different bank accounts;  
Pay bills electronically; Create Intelligent Alerts that inform them of  
when deposits have cleared, checks have been paid...

12/3,K/32 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06530433 Supplier Number: 55321177 (USE FORMAT 7 FOR FULLTEXT)  
**w-Trade Technologies Extends Leadership in Wireless E-Business Software  
With New Wireless Banking System; w-Bank Further Enables Access to  
e-Business Applications Virtually Anytime, Anywhere.**  
Business Wire, p1293  
August 2, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 699

... wireless devices.  
Customers with banks that support w-Bank can use handheld wireless  
devices to:  
-- Access real - time checking or savings account balance  
information;  
-- Transfer funds between different bank accounts ;  
-- Pay bills electronically ;  
-- Create Intelligent Alerts(TM) that inform them of when  
deposits have cleared, checks have been...

12/3,K/33 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06314763 Supplier Number: 54542037 (USE FORMAT 7 FOR FULLTEXT)  
**Electronic Commerce: Royal of Canada Putting Its Stamp on Internet Bank.**  
Costanzo, Chris  
American Banker, v164, n84, p16(1)  
May 4, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 884

... the Royal Direct platform for Canadian Internet banking customers.  
Now Royal Direct users can gain access to their accounts via Security  
First Network Bank when they are in the United States.  
Future investments will be aimed at improving on...

12/3,K/34 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06144469 Supplier Number: 53919496 (USE FORMAT 7 FOR FULLTEXT)  
**First Internet Bank Launches Real-Time Internet Banking Services.**  
PR Newswire, p9491  
Feb 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 562

... investing and "A Woman's Guide to Investing," officially launched  
firstib.com by opening the first bank account and performing a real

- time banking transaction , transferring \$100 from one account to another . The event was well attended by various media outlets along with industry analysts and investors...

12/3,K/35 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05991977 Supplier Number: 53361428 (USE FORMAT 7 FOR FULLTEXT)  
Why OO Developers May Hate MTS. (Microsoft Transaction Server poses problem for object-oriented developers) (Technology Information) (Abstract)  
Chappell, David  
ENT, p34(1)  
Dec 9, 1998  
Language: English Record Type: Fulltext  
Article Type: Abstract  
Document Type: Magazine/Journal; Professional  
Word Count: 771

... applications using objects. Suppose hundreds or thousands of clients are using a single application to access various bank accounts simultaneously . Does the approach described above still make sense?

The answer, generally, is no. Allowing an...

12/3,K/36 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05911903 Supplier Number: 53136851  
SINGAPORE: CITIBANK LAUNCHES ONLINE SERVICE.  
Straits Times, p54  
Oct 28, 1998  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:  
...1998, clients will be able to transfer funds between Citibank accounts, or from a Citibank account to another account with any other bank on the Giro network . In future, they will be able to access facilities for shopping and financial planning. Citibank, which currently has three branches in Singapore, hopes...

12/3,K/37 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05886896 Supplier Number: 53077759 (USE FORMAT 7 FOR FULLTEXT)  
Playing payments poker.  
Mayer, Martin  
Institutional Investor, p49(1)  
Sept 1, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 5392

... submitted a proposal to John Hawke Jr., then Treasury

undersecretary for domestic affairs, to provide electronic transfers for Social Security recipients lacking bank accounts. First Data suggested putting credits into cash accounts that could be accessed through debit cards. Hawke, however, turned the plan down because it failed to offer insured...

12/3,K/38 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05456780 Supplier Number: 48272092 (USE FORMAT 7 FOR FULLTEXT)  
3Com ATM Network Enables Guilford College to Implement Campus-Wide Fully Integrated "Smart Card" System.  
Business Wire, p2040078  
Feb 4, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 992

... First Union will provide banking services to students, faculty and staff, enabling those with a First Union bank account to use the smart cards for Automatic Teller Machine transactions. CyberMark is responsible for integrating all of the card functions in its embedded micro-chip...

12/3,K/39 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04365180 Supplier Number: 46401997 (USE FORMAT 7 FOR FULLTEXT)  
Fiserv completes implementation of its International Comprehensive Banking System in Bank of America Asia Retail sites; Fiserv ICBS solution now running in five countries for Bank of America.  
Business Wire, p05210123  
May 21, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 852

... new subsystems:  
Standing Order Processing - Provides for date-driven transfer of funds between accounts, including accounts with different currencies, and fee charging capabilities.

ATM/Phone Banking - Provides 24-hour-a-day, customer-driven transactions at Automated Teller Machines (ATMs), Point-of-Sale (POS) terminals or via telephone banking. This subsystem provides...

12/3,K/40 (Item 12 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04117002 Supplier Number: 46007103 (USE FORMAT 7 FOR FULLTEXT)  
\*\*\*Netcom & Security First Bank Join For Internet Banking 12/14/95  
Newsbytes, pN/A  
Dec 14, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade

Word Count: 366

... a part of the companies' initial offering, Netcom customers who open and use a Security First Network Bank account will receive a credit for Internet access equal to \$60 for their first three or four months of service, officials said. The offer is available for a limited time.

Netcom customers can access their Security First Network Bank accounts, pay bills online, write checks, use ATM (automatic teller machine) and debit cards, and manage their accounts from any modem-equipped PC, officials...

12/3,K/41 (Item 13 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03826907 Supplier Number: 45468563 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST UNION'S CASH MANAGEMENT SOFTWARE NOW "DOES" WINDOWS TOO**  
PR Newswire, pN/A  
April 11, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 462

... option of using either Windows or DOS-based versions of ACHieve for Automated Clearing House transactions. Both versions allow users to electronically move money to or from any First Union accounts, to or from any financial institution in the United States through the national ACH network. In addition, ACHieve can be used for book transfers between two First Union accounts.  
"We...

12/3,K/42 (Item 14 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

03696958 Supplier Number: 45232938 (USE FORMAT 7 FOR FULLTEXT)  
**Staking Your Place In Cyberspace**  
Bank Technology News, p1  
Jan, 1995  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2140

... pose a threat to banks. Systems based on electronic cash, for example, transfer funds via electronic accounts on the Internet, not credit card accounts. While banks would still be the depositories for the various accounts, the opportunity to earn per - transaction fees under such a scenario is more questionable.

Vendors of virtual transaction systems, even when...

12/3,K/43 (Item 15 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

03027706 Supplier Number: 44113744 (USE FORMAT 7 FOR FULLTEXT)  
Legler Systems Releases CHECK RECONCILIATION SYSTEM Version 4.1  
News Release, pl  
Sept 23, 1993  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 206

... new accounting application software has many operational and control features, such as:

- Ability to handle multiple bank accounts
- Identification of both missing and outstanding checks
- Automatic payee name lookup by name initials
- Support for the import/export of PC data files
- Automatic interface to...

12/3,K/44 (Item 16 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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01975943 Supplier Number: 42529127 (USE FORMAT 7 FOR FULLTEXT)  
CAIR Unveils New Version Of Agency Management System  
National Underwriter Property & Casualty-Risk & Benefits Management, p77  
Nov 18, 1991  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 136

... adjustments which allow for altering the agency and/or producers' commission percentage without having to access the receivables or prepare an invoice.

Other enhancements include automated claim status letters, the ability to store and default multiple bank accounts, an on-line quick reference guide, and a "Client Find/ Search " feature which gives the ability to locate a client with only a company claim number...

12/3,K/45 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10300113 SUPPLIER NUMBER: 20872882 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Small Banks Urged to Invest In Tech to Satisfy Customers.  
Luton, Laura Pavlenko  
American Banker, v163, n124, p6(1)  
July 1, 1998  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 441 LINE COUNT: 00039

... real-time delivery," she said. "I would hope that over the next five years all banks will offer electronic access to account information."

Many large banks can compete without physically entering a market. San Francisco-based Wells Fargo & Co., for example...

12/3,K/46 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

09836601 SUPPLIER NUMBER: 19616535 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Picking the right write-up program for your client. (Software  
Review) (Evaluation)  
Needleman, Ted  
Accounting Today, v11, n12, p26(7)  
July 7, 1997  
DOCUMENT TYPE: Evaluation ISSN: 1044-5714 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 5070 LINE COUNT: 00384

... and adding accounts on the fly is easy. You can set a menu choice to automatically create the offsetting entry, and the package offers built-in bank reconciliation over multiple bank accounts. As with most of the packages we looked at, creating and maintaining recurring entries is easy.

We also found no surprises on the...

12/3,K/47 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

09244174 SUPPLIER NUMBER: 19070814 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Branches: key to success against nonbanks.  
Kight, Peter J.  
American Banker, v162, n19, p13(1)  
Jan 29, 1997  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 549 LINE COUNT: 00045

... of consumers wanted to bank exclusively by electronic means, I'd get busy with my electronic capabilities. Technology will help redefine banking to mean access to financial information and accounts.

Many bankers also are rethinking their approaches to traditional branch banking.

Branches have to be smaller, cost...

12/3,K/48 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

08567412 SUPPLIER NUMBER: 18145628 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
First Bank system cashes in on speedy conversions. (First Bank System Inc.'s  
conversion of Firstier Financial Inc.) (Retail Banking)  
Zack, Jeffrey  
American Banker, v161, n62, p4A(2)  
April 1, 1996  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1362 LINE COUNT: 00106

... three-day weekend. But on Monday, a bank holiday, former Firstier customers were able to access their new First Bank accounts via the telephone and withdraw cash from automated teller machines.

And on Tuesday, personnel at First Bank branches in 11 states could pull...

12/3,K/49 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

08557057 SUPPLIER NUMBER: 18080898 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Software firm moves to ease data interchange. (EC Co. develops system for  
electronic data interchange)

Marjanovic, Steven

American Banker, v161, n48, p14(1)

March 12, 1996

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1025 LINE COUNT: 00084

... We've already met with 25 banks and are entering into contracts  
with them."

Though many banks see financial electronic data  
interchange as a potential cash cow, and many of the largest cash  
management customers demand...

12/3,K/50 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08384118 SUPPLIER NUMBER: 17787813

The relationship between bank managers' beliefs and perceptions towards  
automation of services: a comparative study of the UAE national vs  
foreign banks.

Ghorab, Kamel E.

International Journal of Information Management, v15, n6, p437(14)

Dec, 1995

ISSN: 0268-4012 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: of improving their equity multiplying effect. It is clear  
that any plan to adopt a banking automation system must take into  
account the very different views of managers of national and foreign  
banks .

12/3,K/51 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07902285 SUPPLIER NUMBER: 16975051

Cross-border deal sets pace. (Euro Synergies focuses more on cross-border  
management buy-outs; special report: Management buy-outs)

Casassus, Barbara

Financial Times, n32678, pS4(1)

May 18, 1995

ISSN: 0307-1766 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: on Europe. The venture capital firm was set up by four  
European banks and has access to the banks' networks and services.  
Euro Synergies must take account of several factors when arranging  
cross-border deals, such as cultural, language, taxation and management  
differences.

12/3,K/52 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07519949 SUPPLIER NUMBER: 15816758 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The servicing corporation: an alternative to outsourcing. (Management  
Strategies) (Column)  
Wortmann, Harry S.  
American Banker, v159, n175, p7A(2)  
Sept 12, 1994  
DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1465 LINE COUNT: 00119

... we discussed in last month's column, platform automation provides customer service representatives with complete access to customer accounts and bank product and service information. Many financial institutions have installed platform automation systems to support the front line staff, but have neglected the technology's potential for...

12/3,K/53 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07221330 SUPPLIER NUMBER: 15212474 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Interinvoice wins contract with big Midwest bank. (telephone voice response systems) (Brief Article)  
Tucker, Tracey  
American Banker, v159, n50, p14(1)  
March 15, 1994  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 328 LINE COUNT: 00027

... measures in place, also enable bank customers to pay bills and transfer money from one account to another.

Many large banks use automated -voice systems to improve customer service, because transactions can often be performed more quickly than with live operators and customer service representatives.  
Customized...

12/3,K/54 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05587822 SUPPLIER NUMBER: 10958972 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
MONEY ACCESS SERVICE ADDS NEW CONVENIENCE FOR DE., N.J. AND PA. CARDHOLDERS  
PR Newswire, 0711P4502  
July 11, 1991  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 425 LINE COUNT: 00034

... range of electronic banking services, including ATM and POS services; a home and small business electronic banking service; off-premise ATM access, multiple account access capabilities, and a premier MAC card product.

MAC and the Money Access Service are trademarks...

12/3,K/55 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB

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05492736 SUPPLIER NUMBER: 11439572 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
ADP offering a PC package for resale to midsize firms. (ADP Financial  
Network Services) (Technology News)  
Iida, Jeanne  
American Banker, v156, n208, p3(1)  
Oct 28, 1991  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 443 LINE COUNT: 00037

... allow them to do account reconciliation.

Added Capabilities

Customers can also do more types of transactions with Business Express, such as initiate automated clearing house transactions and overnight transfers of funds between accounts at different banks.

The software is available to banks immediately. ADP charges an average monthly rate of \$50 for each corporate customer.

ADP processes...

12/3,K/56 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05220579 SUPPLIER NUMBER: 11306578 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Business 400; not just for catalogs. (Management Software) (evaluation)  
Schell, Ernest H.  
Catalog Age, v8, n3, p147(2)  
March, 1991  
DOCUMENT TYPE: evaluation ISSN: 0740-3119 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 2269 LINE COUNT: 00197

... five levels of responsibility coding, non-financial memo accounts, actual vs. forecast budget, bank reconciliations, automatic /manual payments, audit trail, full/partial trial balance. Accounts receivable--multiple companies/currencies/ bank accounts/control accounts, open-item or balance forward, future-dated transactions, cash discount processing, access accounts

12/3,K/57 (Item 13 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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04772253 SUPPLIER NUMBER: 08670350 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Keep your L/Cs in line with state-of-the-art bank processing. (letter of credit) (includes related article on generating L/Cs)  
Locher, Gabriel  
Corporate Cashflow Magazine, v11, n8, p37(4)  
July, 1990  
ISSN: 1040-0311 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2059 LINE COUNT: 00164

... and reconcile your various accounts. As a result, you may be a candidate for an automated international trade accounts reporting service.

Many bank systems can provide up-to-the-minute reports on your international accounts payable and receivable...

12/3,K/58 (Item 14 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03724105 SUPPLIER NUMBER: 07266455 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Systems for everyone. (electronic banking systems) (includes related  
article on BACS) (EUROtec: the Technology Journal of the Financial  
Markets)

Sington, Philip  
Euromoney, p79(4)  
Nov, 1988

ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3677 LINE COUNT: 00285

... hitting the central computer at the same time around 9am, when they  
get in."

Some electronic services, most notably netting, reduce the volume  
of transactions, and bank earnings with them. Netting between  
different accounts held in the same name, which most banks offer, does  
not have this effect, but when a bank is netting the positions of...

12/3,K/59 (Item 15 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03676376 SUPPLIER NUMBER: 06947105 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
City Federal to join NYCE, MAC and Plus ATM networks. (automated teller  
machines)

PR Newswire, 0906NY053  
Sept 6, 1988

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 852 LINE COUNT: 00068

... a growing number of gasoline stations, supermarkets and retail  
stores; a home and small business electronic banking service; and  
multiple account access capabilities. MAC and the MONEY ACCESS  
SERVICE are trademarks of the MAC program, which is offered as a  
correspondent banking service...

12/3,K/60 (Item 16 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03514519 SUPPLIER NUMBER: 06802397 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Pocketbank network to consolidate with Money Access Center (MAC) network.  
(CoreStates Financial's automated teller network)

PR Newswire, 0629PH6  
June 29, 1988

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 593 LINE COUNT: 00050

... a growing number of gasoline stations, supermarkets and retail  
stores; a home and small business electronic banking service;  
off-premise ATM access, multiple account access capabilities, and a  
premier MAC card product.

MAC and the Money Access Service are trademarks...

12/3,K/61 (Item 17 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03477150 SUPPLIER NUMBER: 06544985 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
165 CashStream institutions signed to MAC automated teller network. (Money  
Access Service)  
PR Newswire, 0418PH44  
April 18, 1988  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 577 LINE COUNT: 00164

... a growing number of gasoline stations, supermarkets and retail  
stores; a home and small business electronic banking service;  
off-premise ATM access ; multiple account access capabilities; and a  
premier MAC card product.  
MAC and the Money Access Service are trademarks...

12/3,K/62 (Item 18 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03320988 SUPPLIER NUMBER: 06136925 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
How \$65,000 a year just trickles away. (Tom and JoAnn Fitzgerald's finance  
and includes advice from the experts) (One Family's Finances)  
Trunzo, Candace E.  
Money, v16, n13, p157(5)  
Dec, 1987  
ISSN: 0149-4953 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 2670 LINE COUNT: 00216

12/3,K/63 (Item 19 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03004429 SUPPLIER NUMBER: 04545397 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Florida National Bank introduces Florida MicroLink, a microputer-based  
information and transaction delivery system.  
PR Newswire, FL1  
Dec 3, 1986  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 208 LINE COUNT: 00018

... National is offering its customers the software system free of  
charge; customers will pay for transactions only.  
Florida MicroLink allows customers to receive account data from  
multiple banks , send and confirm money transfer orders and send and  
receive electronic mail messages. Other system components include a cash  
position worksheet, spreadsheet interface and a check...

12/3,K/64 (Item 20 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

02979622 SUPPLIER NUMBER: 04546099 (USE FORMAT 7 OR 9 FOR FULL TEXT)

London broker's warning: don't turn business away. (Ron Iles column )  
Stuart, Denzil  
Best's Review - Property-Casualty Insurance Edition, v87, p112(1)  
Oct, 1986  
ISSN: 0161-7745      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 3084      LINE COUNT: 00244

... the seven-week trial at the Central criminal Court, the prosecution presented evidence of a network of financial transactions involving numerous bank accounts in England and abroad through which the sale proceeds of the gold were passed. An...

12/3,K/65      (Item 21 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

02472590      SUPPLIER NUMBER: 03849377      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Fighting the Fed. (Federal Reserve)  
Newport, John Paul, Jr.  
Fortune, v121, p125(2)  
July 8, 1985  
ISSN: 0015-8259      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 575      LINE COUNT: 00046

12/3,K/66      (Item 22 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

01763507      SUPPLIER NUMBER: 02577694      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The computer age gets personal.  
Toong, Hoo-Min D.; Gupta, Amar  
Technology Review, v86, p26(12)  
Jan, 1983  
CODEN: TERE      ISSN: 0040-1692      LANGUAGE: ENGLISH      RECORD TYPE:  
FULLTEXT  
WORD COUNT: 5941      LINE COUNT: 00485

... now receive current stock-market quotations by telephone. Personal computers can be connected with nationwide electronic -funds-transfer systems, so users have access to full banking facilities. They may transfer funds from one account to another and buy and sell financial instruments.

In homes, personal computers are now primarily used for...

12/3,K/67      (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01589678  
LAWSON ANNOUNCES RELEASE 4.0 OF PINSTRIPE (TM) PAYROLL SOFTWARE PACKAGE FOR  
IBM MAINFRAMES.  
NEWS RELEASE      February 25, 1987      p. 11

... regulations. Another is Multiple Automatic Direct Deposit. where an employee's paycheck may now be automatically divided and deposited into as many as nine different bank accounts. Multiple History Inquiry allows an employer easier access to individual employee paid-to-date and

other inquiry records; while On- Line Generation of...

12/3,K/68 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01633824 SUPPLIER NUMBER: 14756387 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Check one. (version 4.1 of Legler Systems' online multiuser Check  
Reconciliation System for PC-based local area networks and UNIX  
workstations debuts) (Brief Article) (Product Announcement)  
MIDRANGE Systems, v6, n21, p55(1)  
Nov 9, 1993  
DOCUMENT TYPE: Product Announcement ISSN: 1041-8237 LANGUAGE:  
ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 112 LINE COUNT: 00009

TEXT:

...based platforms including the RS/6000. The accounting applications  
software features include: ability to handle multiple bank accounts ,  
identification of both missing and outstanding checks, automatic payee  
name lookup by name initials, support for the import/export of PC data  
files, automatic interface to...

12/3,K/69 (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01363250 SUPPLIER NUMBER: 08565290 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Mutual funds pricing: vendors diversify services.  
Kondo, Annette  
Wall Street Computer Review, v7, n9, p36(5)  
June, 1990  
ISSN: 0738-4343 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3631 LINE COUNT: 00290

...ABSTRACT: to track and more pricing and evaluations to conduct. Mutual  
fund managers, institutional investors, and bank trust departments need  
faster access to more financial information . Many funds are  
purchasing hardware and software that automates pricing services for the  
mutual fund industry. IDS, an American Express Co, uses several pricing...

12/3,K/70 (Item 3 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01212693 SUPPLIER NUMBER: 04644141 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Security is becoming a central issue as banks convert to micro networks.  
(vertical market applications)  
Janus, Susan  
PC Week, v4, n6, p123(2)  
Feb 10, 1987  
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1918 LINE COUNT: 00154

... called BYWAY, a combination software/hardware package for the IBM  
XT and AT that allows banksto manage multiple accounts and to perform  
fund transactions electronically .

Security measures are built into BYAD's AFT (Automated Funds Transfer) module to prevent unauthorized...

12/3,K/71 (Item 4 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01169559 SUPPLIER NUMBER: 00662205  
One-Write Plus.  
Christie, Linda Gail  
PC World, v4, n1, p254  
Jan., 1986  
DOCUMENT TYPE: evaluation ISSN: 0737-8939 LANGUAGE: ENGLISH  
RECORD TYPE: ABSTRACT

...ABSTRACT: driven program is easy to operate and well documented. Journals offer 25 user definable categories, automatic posting of periodic payments and tracking of several different bank accounts. The program has report generating capabilities and will automatically post transactions to a double entry ledger monthly.

12/3,K/72 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03350322 Supplier Number: 46888069 (USE FORMAT 7 FOR FULLTEXT)  
**INTRANETS POSE EMPLOYEE, TECHNOLOGY CHALLENGES**  
Bank Automation News, v8, n22, pN/A  
Nov 13, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 937

... efficient platform for storing information, such as lending policies, rates and human resource documents.  
The networks can offer a cost effective means of servicing accounts. Many allow the bank's customers to dial into the network to access their accounts. Additionally, customers can bypass a bank representative for general information, freeing valuable staff...

12/3,K/73 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03232775 Supplier Number: 46628873 (USE FORMAT 7 FOR FULLTEXT)  
**USPI AND FIRST DATA DO DEBIT.**  
EFT Report, v19, n17, pN/A  
August 14, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 82

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...for MasterCard's MasterMoney and Visa's Check Card Services debit card programs. USPI and First Data will provide financial institutions with an off-line debit card and an on-line automated teller machine (ATM)

processing package that includes transaction authorization, settlement, a customer integrated service system and automated back-office support to small- and...

12/3,K/74 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

02835727 Supplier Number: 45750095 (USE FORMAT 7 FOR FULLTEXT)  
**Fuji Bank begins real-time multimedia service**  
Japan Weekly Monitor, pN/A  
August 28, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 132

... will introduce the bank's products and interest rates, and accept applications for loans through displays on automatic teller machines.

Customers will receive various financial information such as financial products offered by the bank and advice on fund operations through TV telephones linked to multimedia computer terminals.

The bank...

12/3,K/75 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01388969 Supplier Number: 41767077 (USE FORMAT 7 FOR FULLTEXT)  
**Management Data opens UK subsidiary**  
Financial Technology Insight, pN/A  
Jan, 1991  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 229

... house accounting records. However, many banks also use it to reconcile a wider variety of different account types including internal suspense accounts. Comfort provides banks with the realtime computerized matching of confirmations for foreign exchange and money market transactions in the SWIFT MT3xx format, and has already been updated to handle recently effective new...

12/3,K/76 (Item 5 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01023671 Supplier Number: 40402338 (USE FORMAT 7 FOR FULLTEXT)  
**SWEDISH COMPANY COUNTS ITS LOSSES FOLLOWING BANK ACCOUNT HACK**  
Computer Fraud & Security Bulletin, v10, n8, pN/A  
June, 1988  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 678

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Asea Brown Boveri subsidiary, Flakt Ab, has uncovered a complex attempt



by 'outsiders' to gain access via the company's central computer network in Stockholm, to a number of its international bank accounts, the first reported case of its kind in Scandinavia.

12/3,K/77 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00361634 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The business case for stored value**  
Hendry, Mike  
Banking Policy Report, v18, n8, p4-7, Apr 19, 1999 DOCUMENT TYPE:  
Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 02018

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... activation and feedback, etc. These can all be coded onto cards using an existing standard.  
Electronic purses can give those with no bank account access to many facilities which are otherwise denied them. ,  
These examples represent significantly different schemes from a marketing...

12/3,K/78 (Item 2 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00345821 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NASDAQ settlement update**  
Anonymous  
Trust Letter, v394, p1-2, Sep 1998 DOCUMENT TYPE: Newsletter Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00368

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... May 1, 1989, to July 17, 1996, into chunks and submit the claims for trust accounts utilizing different options. For example, if a bank has computerized transaction data for the last 18 months, it may want to submit transactional information for each...

12/3,K/79 (Item 3 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00287968 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Technology boosts private banking to new level of client service**  
Waddell, Frederick H  
Trusts & Estates, v135, n7, p8-10, Jun 1996 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 01311

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... capabilities which will permit a client and the various professionals servicing the client account to simultaneously view and manipulate account data.  
The second perspective on technology applications for bankers

should come from the client service area. What tools and processes have you made available...

12/3,K/80 (Item 4 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00260094 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Making the right statement: Suburban bank chooses Xerox laser printing to distinguish itself from competitors**  
Anonymous  
Bank News, v95, n3, p9-11, Mar 1995 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 01632

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... processes updates all night with System/36 software, feeding balances and other information to the bank's various account applications. The AS/400 processes the day's electronic transactions using Automatic Clearinghouse software.  
With the previous printing method, processing of updates for all account...

12/3,K/81 (Item 5 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00259610 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Get smart**  
Allen, Catherine  
Bank Management, v71, n2, p58-63, Mar/Apr 1995 DOCUMENT TYPE: Journal Article  
LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 01832

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... use, protection against fraud and invasion of privacy, and access to financial information and payment transactions through a variety of consumer electronic devices.  
In an attempt to meet these demands, many banks, financial services firms, information companies, and card issuers are rethinking their delivery system strategies.  
TODAY'S DELIVERY SYSTEMS  
Many...

12/3,K/82 (Item 6 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00255051 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Staking your place in cyberspace**  
Bel Bruno, Ron  
Bank Technology News, v8, n1, p1,7+, Jan 1995 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02790

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... pose a threat to banks. Systems based on electronic cash, for example, transfer funds via electronic accounts on the Internet, not credit card accounts. While banks would still be the depositories for the various accounts, the opportunity to earn per-transaction fees under such a scenario is more questionable.

Vendors of virtual transaction systems, even when...

12/3,K/83 (Item 7 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00193521

Houston bank claims a first in ACH use

Anonymous

American Banker, p8, Sep 5, 1984 LANGUAGE: English RECORD TYPE:

Abstract

...ABSTRACT: transaction it initiated last week for Exxon Co. USA was the first case of a bank debiting an account at another bank while processing a corporate-to-corporate payment through the automated clearing house. Previously, all trade payments through the ACH were credit entries.

12/3,K/84 (Item 8 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00141643

Technology today: Florida bank offers 2nd microcomputer service

Tyson, David O.

American Banker, p6, Dec 24, 1986 LANGUAGE: English RECORD TYPE:

Abstract

...ABSTRACT: introduce a second microcomputer banking service, MicroLink, to provide middle market customers with balance and transaction information from multiple accounts, at Florida National and other institutions. The bank's first electronic banking service, Target Business Banking, is an outgrowth of the Pronto service for small businesses.

12/3,K/85 (Item 9 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00061589

Signpost: electronic and legal mythology

Laidlaw, Andrew

Banking World, v8, n10, p44,47, Oct 1990 LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT: While EFTPOS transactions actually result in the adjustment of debts in different bank accounts rather than a literal electronic transfer of funds, EFTPOS transactions are exempt from the U.K.'s Banking Act of 1987. A decision by the...

12/3,K/86 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0244097

**Software Maker Warns that Profits to Fall Short**

American Banker - December 6, 1999; Pg. 32; Vol. 164, No. 232

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      512

BYLINE:

By STEVEN MARJANOVIC

TEXT:

...front end

Internet software piece, Mr. Dyches said.

The Internet system, which gives customers a real - time view of their

accounts through several distribution channels, has been sold to 290 banks ,

240 of which have installed it.

"They are a leader in that business," Mr. Dyches...

12/3,K/87      (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0236466

**Electronic Commerce: Royal of Canada Putting Its Stamp on Internet Bank**

American Banker - May 4, 1999; Pg. 16; Vol. 164, No. 84

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      890

BYLINE:

By CHRIS COSTANZO

TEXT:

...the Royal Direct platform for

Canadian Internet banking customers. Now Royal Direct users can gain access

to their accounts via Security First Network Bank when they are in the

United States.

Future investments will be aimed at improving on...

12/3,K/88      (Item 3 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0220478

**\* Small Banks Urged to Invest In Tech to Satisfy Customers**

American Banker - July 1, 1998; Pg. 6; Vol. 163, No. 124

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      417

BYLINE:

By LAURA PAVLENKO LUTON

TEXT:

...real-time delivery," she said. "I would hope that over the next five years all banks will offer electronic access to account information."

Many large banks can compete without physically entering a market. San Francisco-based Wells Fargo & Co., for example...

12/3,K/89 (Item 4 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0207430

**\* Fear of Commoditization Stalks On-Line Banking**

American Banker - October 28, 1997; Pg. 9\ ; Vol. 162, No. 208

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2,331

**BYLINE:**

By JEFFREY KUTLER, DREW CLARK, and BRIAN TRACEY

...COMPANY NAMES (DIALOG GENERATED): Schwab & Co ; Citibank ; Cybercash Inc ; CMA ; CS First Boston ; D E Shaw Group ; Discount ; E Trade Group ; FarSight Financial Services ; First Data Corp ; First Union Corp ; First Union National Bank ; Home Financial Network Inc ; Horizon Capital ; Idea Factory ; Industry Technology ; Integrion Financial Network ; Lotus Development Corp ; Meca Software...

12/3,K/90 (Item 5 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0193912

**Comment: Branches: Key to Success Against Nonbanks**

American Banker - January 29, 1997; Pg. 13; Vol. 162, No. 19.

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 527

**BYLINE:**

By Peter J. Kight, Checkfree Corp.

**TEXT:**

...of consumers wanted to bank exclusively by electronic means, I'd get busy with my electronic capabilities. Technology will help redefine banking to mean access to financial information and accounts.

Many bankers also are rethinking their approaches to traditional branch banking.

Branches have to be smaller, cost...

12/3,K/91 (Item 6 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0179400

**\* First Bank System Cashes In On Speedy Conversions**

American Banker - April 1, 1996; Pg. 4A\ ; Vol. 161, No. 62  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,300

BYLINE:  
By JEFFREY ZACK

TEXT:  
... three-day weekend. But on Monday, a bank holiday, former Firstier customers were able to access their new First Bank accounts via the telephone and withdraw cash from automated teller machines.  
And on Tuesday, personnel at First Bank branches in 11 states could pull ...

12/3,K/92 (Item 7 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0177789

**\* Software Firm Moves to Ease Data Interchange**

American Banker - March 12, 1996; Pg. 14; Vol. 161, No. 48  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 977

BYLINE:  
By STEVEN MARJANOVIC

TEXT:  
...We've already met with 25 banks and are entering into contracts with them."  
Though many banks see financial electronic data interchange as a potential cash cow, and many of the largest cash management customers demand...

12/3,K/93 (Item 8 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0160286

**Transaction Network Services Extends First Data, MasterCard Pacts to '98**  
American Banker - July 24, 1995; Pg. 10; Vol. 160, No. 140  
WORD COUNT: 325

BYLINE:  
By ROBERT JENNINGS

COMPANY NAMES (DIALOG GENERATED): Bank of Hawaii ; Envoy Corp ; Establishment Services ; First Data Corp ; First Financial ; Intellicall Inc ; Management Corp ; MasterCard International ; Transaction Network Services Inc

12/3,K/94 (Item 9 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0150172

**REENGINEERING UPDATE - The Servicing Corporation: An Alternative to Outsourcing**

American Banker - September 12, 1994; Pg. 7A; Vol. 159, No. 175

WORD COUNT: 1,373

BYLINE:

By HARRY S. WORTMANN

TEXT:

...we discussed in last month's column, platform automation provides customer service representatives with complete access to customer accounts and bank product and service information. Many financial institutions have installed platform automation systems to support the front line staff, but have neglected the technology's potential for...

12/3,K/95 (Item 10 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0149241

**HOME BANKING: Visa's Leap into Electronic Payment Is Just the Begin**

American Banker - August 11, 1994; Pg. 11; Vol. 159, No. 154

WORD COUNT: 1,998

BYLINE:

By JEFFREY KUTLER.

COMPANY NAMES (DIALOG GENERATED): Advanta Corp ; America Online ; American Express ; AT&T ; Blockbuster Entertainment ; Checkfree ; Chemical Banking Corp ; Compuserve ; Crestar Financial Corp ; Electronic Data Systems ; First Chicago Corp ; Huntington Bancshares ; Interactive Transaction Partners ; Intuit Inc ; Jupiter ; Master Banking ; MasterCard ; Microsoft Corp ; Online Resources and Communications ; Papers Inc...

12/3,K/96 (Item 11 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0144166

**Intervoice Wins Contract With Big Midwest Bank**

American Banker - March 15, 1994; Pg. 14; Vol. 159, No. 50

WORD COUNT: 314

BYLINE:

By TRACEY TUCKER

TEXT:

...measures in place, also enable bank customers to pay bills and transfer money from one account to another.

Many large banks use automated -voice systems to improve customer service, because transactions can often be performed more quickly than with live operators and customer service representatives. Customized...

12/3,K/97 (Item 12 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0121777

**ADP Offering a PC Package For Resale to Midsize Firms**  
American Banker - October 28, 1991; Pg. 3; Vol. 156, No. 208  
WORD COUNT: 409

BYLINE:  
By JEANNE IIDA

TEXT:  
...allow them to do account reconciliation.  
Added Capabilities

Customers can also do more types of transactions with Business Express, such as initiate automated clearing house transactions and overnight transfers of funds between accounts at different banks.

The software is available to banks immediately. ADP charges an average monthly rate of \$50 for each corporate customer.  
ADP processes...

12/3,K/98 (Item 13 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0110120

**Understanding the Types of Data-Exchange Strategies**  
American Banker - May 21, 1990; Pg. 17A; Vol. 155, No. 100  
WORD COUNT: 293

BYLINE:  
Ned C. Hill

TEXT:  
...Configurations  
"Electronic funds transfer" occurs when messages directly cause a transfer of value from one bank account to another. Such transactions may flow through multiple banks and possibly the Federal Reserve System. EFT transactions include FedWire, automated clearing house debits and credits, and Swift and Chips transfers.  
"Financial EDI" is the third...

12/3,K/99 (Item 14 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0097829

**On-Line Banking in Ohio**  
American Banker - April 26, 1989; Pg. 7; Vol. 154, No. 81  
WORD COUNT: 100

TEXT:



...to the bank.

Decade '90 will shorten the time it takes for businesses to conduct electronic transactions and receive account information.

Many banks' cash management programs rely on third-party vendors to fill customers' banking needs: "Decade '90...

12/3,K/100 (Item 15 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0091794

**Social Security to Try Debit Card: Some Baltimore Payments Will Be Handled Electronically**

American Banker - October 5, 1988; Pg. 10; Vol. 153, No. 193  
WORD COUNT: 1,015

BYLINE:  
By YVETTE D. KANTROW

TEXT:  
...National.

When a payment recipient uses an ATM or POS terminal to withdraw funds, TransFirst electronically accesses his SSI account at First National. The account at the bank, as well as its mirror image at TransFirst, is debited. When a balance inquiry is...

12/3,K/101 (Item 16 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0087826

**Citicorp Savings Courts Business Clients**  
American Banker - March 29, 1988; Pg. 10; Vol. 153, No. 61  
WORD COUNT: 839

BYLINE:  
By LISABETH WEINER, Midwest Bureau

TEXT:  
...behind it - has that expertise, Mr. Smith says.  
Citicorp Savings is hawking a package of banking features including multiple checking accounts that can be accessed with one automated teller machine card, the ability to transfer funds into an interest-bearing account, and a...

12/3,K/102 (Item 17 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0058582

**Morrow Keeps Banking At First Jersey on Line**  
American Banker - January 12, 1987; Pg. 15; Vol. 151, No. 7  
WORD COUNT: 919

BYLINE:

- Jane Rigney

TEXT:

...was asking," he says, "was an upscale system of software, with accounts linked so your banking transactions flow from one

account to another automatically."

The "George" money management system, he explains, is activated by a touch-tone telephone and...

12/3,K/103 (Item 18 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0045625

Bank One and Southeast Bank Offer Video Banking Through CompuServe

American Banker - December 4, 1985, Wednesday; Pg. 29

WORD COUNT: 616

BYLINE:

By DAVID O. TYSON

TEXT:

... will give businesses the ability to make vendor disbursements and monitor float, cleared items, and transaction history on various accounts, as well as communicate with their bank account manager by electronic mail," said Roderick C. Heasley, assistant vice president for marketing for Banc One Corp., in...

12/3,K/104 (Item 19 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0023226

Fast Growing ATMs Are Now as Ubiquitous as Xerox Machines Georgia Firm Aims

New Computer at Bank Calling Officers

American Banker - December 21, 1983, Wednesday; Pg. 8

WORD COUNT: 1,559

BYLINE:

By ROBERT M. GARSSON

TEXT:

... we can do that, we could offer national corporate cash management services," he said.

The networks, in Mr. Browning's view, are electronic highways on which many kinds of financial data can be shuttled between banks and their corporate customers. While many others have taken note of the multiple applications the...

Set	Items	Description
S1	2	AU=(TRITT R? OR TRITT, R?)
S2	141943	ACCOUNT? ? OR (MUTUAL())FUND? ? OR ANNUITY OR FINANCIAL) (2N- ) (INFO OR INFORMATION OR DATA? ?)
S3	9702	S2(2N) (PLURAL? OR SEVERAL OR VARIOUS OR MANY OR MULTIPL? OR NUMEROUS OR DIFFERENT? OR FIRST OR SECOND OR 1ST OR 2ND OR - ANOTHER OR SEPARATE? OR DISPARATE?)
S4	119038	BANK? OR FINANCIAL() INSTITUTION? OR S(1W)L OR SAVING?() LOA- N? ?
S5	847808	COMPUTER? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR REALT- IME OR REAL() TIME OR SIMULTANEOUS?
S6	191137	TRANSACT? OR TRADE? ? OR TRADING OR UPDATE? OR UPDATING
S7	1663492	ACCESS? OR VIEW? OR SEE OR LOOK? OR DISPLAY? OR SEARCH? OR QUER?
S8	740	S3(15N) S4
S9	222	S8(25N) S5
S10	114	S9(15N) (S6 OR S7)
S11	55	S10 AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2003/Aug W04

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030828,UT=20030821

(c) 2003 WIPO/Univentio

11/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01373439

METHOD OF MANAGING TRANSACTION AND SETTLEMENT, AND METHOD OF INFORMING  
INFORMATION ON CONSUMPTION TRENDS  
VERFAHREN ZUR VERWALTUNG VON TRANSAKTIONEN UND BEGLEICHUNGEN UND VERFAHREN  
ZUM INFORMIEREN BER INFORMATIONEN BEZ GLICH VERBRAUCHSTRENDS  
PROCEDE DE GESTION DE TRANSACTIONS ET DE REGLEMENTS, ET PROCEDE DE  
TRANSMISSION D'INFORMATIONS CONCERNANT DES TENDANCES DE CONSOMMATION  
PATENT ASSIGNEE:

Computer Applications Co., Ltd.; (3921210), 1-28-20, Kandasudacho,  
Chiyoda-ku, Tokyo 101-0041, (JP), (Applicant designated States: all)

INVENTOR:

UEHARA, Tsuyoshi, 2-3-1, Shintoride, Toride-shi Ibaraki 302-0031, (JP)  
MURAKAMI, Masaharu, c/o NTT Data Corporation 3-3-3, Toyosu Koto-ku, Tokyo  
135-6033, (JP)

LEGAL REPRESENTATIVE:

Hoffmann, Eckart, Dipl.-Ing. (5571), Patentanwalt, Bahnhofstrasse 103,  
82166 Grafelfing, (DE)

PATENT (CC, No, Kind, Date): EP 1291794 A1 030312 (Basic)  
WO 2001082162 011101

APPLICATION (CC, No, Date): EP 2001925904 010425; WO 2001JP3568 010425

PRIORITY (CC, No, Date): JP 2000125934 000426; JP 2000205305 000706

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 226

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200311	1868
SPEC A	(English)	200311	19667
Total word count - document A			21535
Total word count - document B			0
Total word count - documents A + B			21535

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION payment transfer such as the payment transfer amount, for  
example, is entered via a screen displaying the electronic data, a  
payment transfer is automatically performed from a desired bank  
account to another desired bank account ). Also, the supplier  
system 7 acquires an electronic invoice, and is able to use this  
electronic invoice (data indicating the payment deadline which is  
contained in the invoice, for example) to...

11/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01208994

TELEPHONE CHARGE MANAGEMENT SYSTEM  
TELEFONGEBUHRN-VERWALTUNGSSYSTEM

Bode Akintola03-Sep-03

**SYSTEME DE GESTION DE FACTURATION TELEPHONIQUE**

**PATENT ASSIGNEE:**

Muramatsu, Yasuo, (3117760), 37-4-605, Nihonbashihakozakicho, Chuo-ku, Tokyo 103-0015, (JP), (Applicant designated States: all)  
Yokoi, Masato, (2839680), 494, Hondacho 1-chome, Midori-ku, Chiba-shi, Chiba 266-0005, (JP), (Applicant designated States: all)

**INVENTOR:**

Muramatsu, Yasuo, 37-4-605, Nihonbashihakozakicho, Chuo-ku, Tokyo 103-0015, (JP)  
Yokoi, Masato, 494, Hondacho 1-chome, Midori-ku, Chiba-shi, Chiba 266-0005, (JP)

**LEGAL REPRESENTATIVE:**

Hering, Hartmut, Dipl.-Ing. (5323), Patentanwalt Berendt, Leyh & Hering  
Innere Wiener Strasse 20, 81667 Munchen, (DE)

**PATENT (CC, No, Kind, Date):** EP 1161072 A1 011205 (Basic)

WO 200054490 000914

**APPLICATION (CC, No, Date):** EP 2000907930 000308; WO 2000JP1382 000308

**PRIORITY (CC, No, Date):** JP 9962554 990310; JP 99300546 991022

**DESIGNATED STATES:** AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

**INTERNATIONAL PATENT CLASS:** H04M-015/00; H04M-011/00; H04M-001/27;

G07F-007/10; G06F-017/60

**ABSTRACT WORD COUNT:** 149

**NOTE:**

Figure number on first page: 3

**LANGUAGE (Publication,Procedural,Application):** English; English; Japanese

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200149	4958
SPEC A	(English)	200149	14306
Total word count - document A			19264
Total word count - document B			0
Total word count - documents A + B			19264

...INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION in addition to the above interactive function, as will be discussed in detail below.

The automatic teller machine (to be referred to as "ATM" hereinafter) is a machine that automatically permits a customer to deposit money in a bank, draw out money from a bank, transfer money to another's bank account and do some other transactions. Generally, the above operation is conducted using a bank card (to be simply referred to as "card" hereinafter) and/or a bankbook. The above...

11/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

00877132

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

**PATENT ASSIGNEE:**

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043, (US), (Applicant designated States: all)

**INVENTOR:**

Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York

10024, (US)  
 LEGAL REPRESENTATIVE:  
 Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,  
 London WC1V 6RR, (GB)  
 PATENT (CC, No, Kind, Date): EP 803827 A2 971029 (Basic)  
 EP 803827 A3 991229  
 APPLICATION (CC, No, Date): EP 97105390 921113;  
 PRIORITY (CC, No, Date): US 794112 911115  
 DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
 NL; PT; SE  
 RELATED PARENT NUMBER(S) - PN (AN):  
 EP 542298 (EP 92119461)  
 INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10  
 ABSTRACT WORD COUNT: 162  
 NOTE:  
 Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9710W4	597
SPEC A	(English)	9710W4	26579
Total word count - document A			27176
Total word count - document B			0
Total word count - documents A + B			27176

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the **transaction** devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent **banks** themselves; and (5) a clearing **bank** for balancing the **electronic money accounts** of the **different** issuing **banks** (6).

...SPECIFICATION third participating bank. It is anticipated that a subscriber's Transaction money module 4 will **access** his/her accounts for deposits, withdrawals, loan payments and inquiries at any **bank** or **financial institution** which can be **accessed** through the **Network** 25.

If a subscriber has **multiple accounts**, the subscriber's account relationships with a **bank** will be stored in an account profile in the To Teller 34 application of the **Transaction** money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated that a subscriber may **transact** with any one of a multitude of **accounts** at **several different** participating **banks** and **financial institutions**.

After selecting the particular **bank** and account (Step 44), the **Transaction** money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the **Network** 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

...CLAIMS session, where said create money request includes a first amount;

- g) crediting a money issued **account** by said first amount in a computer controlled accounting system associated with said issuing **bank** (1);
- h) said money generator module (6) generating said **updated electronic**

- representation of currency having a new expiration date;  
i) transferring said **updated** **electronic** representation of currency  
from said money generator module (6) to said teller module (5), via  
...

11/3,K/4 (Item 4 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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00855031

**Electronic-monetary System**  
**Elektronisches Gelduberweisungssystem**  
**Systeme monetaire electronique**

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York  
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,  
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 788066 A2 970806 (Basic)  
EP 788066 A3 990825

APPLICATION (CC, No, Date): EP 97105388 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9708W1	341
SPEC A	(English)	9708W1	26559
Total word count - document A			26900
Total word count - document B			0
Total word count - documents A + B			26900

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the **transaction** devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; and (5) a clearing bank for balancing the **electronic** money accounts of the **different** issuing banks (6).

...SPECIFICATION third participating bank. It is anticipated that a subscriber's Transaction money module 4 will **access** his/her accounts for deposits, withdrawals, loan payments and inquiries at any **bank** or **financial institution** which can be **accessed** through the **Network**  
25.

If a subscriber has **multiple** accounts , the subscriber's account

relationships with a bank will be stored in an account profile in the To Teller 34 application of the Transaction money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated that a subscriber may transact with any one of a multitude of accounts at several different participating banks and financial institutions .

After selecting the particular bank and account (Step 44), the Transaction money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the Network 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

11/3,K/5 (Item 5 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

00851865

Electronic-monetary system  
Elektronisches Gelduberweisungssystem  
Systeme monetaire electronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th Street, Apt. 7A, New York, New York  
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,  
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 785518 A2 970723 (Basic)  
EP 785518 A3 991229

APPLICATION (CC, No, Date): EP 97105389 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	327
SPEC A	(English)	9707W4	26554
Total word count - document A			26881
Total word count - document B			0
Total word count - documents A + B			26881

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; and (5) a clearing bank for balancing the electronic money accounts of the different



issuing banks (6).

...SPECIFICATION third participating bank. It is anticipated that a subscriber's Transaction money module 4 will access his/her accounts for deposits, withdrawals, loan payments and inquiries at any bank or financial institution which can be accessed through the Network 25.

If a subscriber has multiple accounts, the subscriber's account relationships with a bank will be stored in an account profile in the To Teller 34 application of the Transaction money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated that a subscriber may transact with any one of a multitude of accounts at several different participating banks and financial institutions.

After selecting the particular bank and account (Step 44), the Transaction money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the Network 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

11/3,K/6 (Item 6 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

00851864

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th. Street Apt. 7A, New York, New York  
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,  
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 785517 A2 970723 (Basic)  
EP 785517 A3 990818

APPLICATION (CC, No, Date): EP 97105387 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; G07F-019/00

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	382
SPEC A	(English)	9707W4	26556
Total word count - document A			26938
Total word count - document B			0
Total word count - documents A + B			26938

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; and (5) a clearing bank for balancing the electronic money accounts of the different issuing banks (6).

...SPECIFICATION third participating bank. It is anticipated that a subscriber's Transaction money module 4 will access his/her accounts for deposits, withdrawals, loan payments and inquiries at any bank or financial institution which can be accessed through the Network 25.

If a subscriber has multiple accounts, the subscriber's account relationships with a bank will be stored in an account profile in the To Teller 34 application of the Transaction money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated that a subscriber may transact with any one of a multitude of accounts at several different participating banks and financial institutions.

After selecting the particular bank and account (Step 44), the Transaction money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the Network 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

11/3,K/7 (Item 7 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

00851863

Electronic-monetary system  
Elektronisches Gelduberweisungssystem  
Systeme monetaire electronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York  
10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,  
London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 785516 A2 970723 (Basic)  
EP 785516 A3 990804

APPLICATION (CC, No, Date): EP 97105386 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 921194619)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; G07F-019/00

ABSTRACT WORD COUNT: 162

LANGUAGE (Publication,Procedural,Application): English; English; English

Bode Akintola03-Sep-03

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	809
SPEC A	(English)	9707W4	26565
Total word count - document A			27374
Total word count - document B			0
Total word count - documents A + B			27374

**INTERNATIONAL PATENT CLASS: G06F-017/60 ...**

...ABSTRACT teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; and (5) a clearing bank for balancing the electronic money accounts of the different issuing banks (6).

...SPECIFICATION third participating bank. It is anticipated that a subscriber's Transaction money module 4 will access his/her accounts for deposits, withdrawals, loan payments and inquiries at any bank or financial institution which can be accessed through the Network 25.

If a subscriber has multiple accounts, the subscriber's account relationships with a bank will be stored in an account profile in the To Teller 34 application of the Transaction money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated that a subscriber may transact with any one of a multitude of accounts at several different participating banks and financial institutions.

After selecting the particular bank and account (Step 44), the Transaction money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the Network 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

11/3,K/8 (Item 8 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00851862

**Electronic-monetary system**

**Elektronisches Gelduberweisungssystem**

**Systeme monetaire electronique**

**PATENT ASSIGNEE:**

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(US), (Applicant designated States: all)

**INVENTOR:**

Rosen, Sholom Shea, 10 West 86th. Street, Apt. 7A, New York, New York 10024, (US)

**LEGAL REPRESENTATIVE:**

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn, London WC1V 6RR, (GB)

**PATENT (CC, No, Kind, Date):** EP 785515 A2 970723 (Basic)

EP 785515 A3 990811

**APPLICATION (CC, No, Date):** EP 97105385 921113;

**PRIORITY (CC, No, Date):** US 794112 911115

**DESIGNATED STATES:** AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 921194619)

RELATED DIVISIONAL NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; G07F-019/00

ABSTRACT WORD COUNT: 162

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9707W4	1351
SPEC A	(English)	9707W4	26675
Total word count - document A			28026
Total word count - document B			0
Total word count - documents A + B			28026

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the **transaction** devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent **banks** themselves; and (5) a clearing **bank** for balancing the **electronic** money **accounts** of the **different** issuing **banks** (6).

...SPECIFICATION third participating bank. It is anticipated that a subscriber's Transaction money module 4 will **access** his/her accounts for deposits, withdrawals, loan payments and inquiries at any **bank** or **financial** **institution** which can be **accessed** through the **Network** 25.

If a subscriber has **multiple** **accounts**, the subscriber's account relationships with a **bank** will be stored in an account profile in the To Teller 34 application of the **Transaction** money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated that a subscriber may **transact** with any one of a multitude of **accounts** at **several** **different** participating **banks** and **financial** **institutions**.

After selecting the particular **bank** and account (Step 44), the **Transaction** money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the **Network** 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

11/3,K/9 (Item 9 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00850375

Electronic-monetary system

Elektronisches Gelduberweisungssystem

Systeme monetaire electronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86 th. Street, Apt. 7A, New York, New York

Bode Akintola03-Sep-03

10024, (US)  
LEGAL REPRESENTATIVE:  
Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,  
London WC1V 6RR, (GB)  
PATENT (CC, No, Kind, Date): EP 784282 A2 970716 (Basic)  
EP 784282 A3 000223  
APPLICATION (CC, No, Date): EP 97105391 921113;  
PRIORITY (CC, No, Date): US 794112 911115  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 542298 (EP 92119461)  
INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10 .  
NOTE:

Figure number on first page: 1  
LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB97	2616
SPEC A	(English)	EPAB97	26753
Total word count - document A			29369
Total word count - document B			0
Total word count - documents A + B			29369

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION third participating bank. It is anticipated that a subscriber's Transaction money module 4 will access his/her accounts for deposits, withdrawals, loan payments and inquiries at any bank or financial institution which can be accessed through the Network 25.

If a subscriber has multiple accounts, the subscriber's account relationships with a bank will be stored in an account profile in the To Teller 34 application of the Transaction money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated that a subscriber may transact with any one of a multitude of accounts at several different participating banks and financial institutions.

After selecting the particular bank and account (Step 44), the Transaction money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the Network 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

11/3,K/10 (Item 10 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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00529922.

Electronic monetary system  
Elektronisches Zahlungsverkehrssystem  
Systeme fiduciaire electronique  
PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)  
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LEGAL REPRESENTATIVE:

Molyneaux, Martyn William et al (34016), c/o Ladas & Parry, 52-54 High  
Holborn, London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 542298 A2 930519 (Basic)  
EP 542298 A3 941123  
EP 542298 B1 980422

APPLICATION (CC, No, Date): EP 92119461 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 168

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9817	3790
CLAIMS B	(German)	9817	3761
CLAIMS B	(French)	9817	4399
SPEC B	(English)	9817	27896
Total word count - document A			0
Total word count - document B			39846
Total word count - documents A + B			39846

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...ABSTRACT teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the **transaction** devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent **banks** themselves; and (5) a clearing **bank** for balancing the **electronic** money accounts of the **different** issuing **banks** (6). ( see image in original document)

...SPECIFICATION teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the **transaction** devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent **banks** themselves; (5) a clearing **bank** for balancing the **electronic** money accounts of the **different** issuing **banks** ; (6) a data communications **network** for providing communications services to all components of the system; and (7) a security arrangement...the generator module, for performing teller transactions and for interfacing with other teller modules, such **transactions** including the accepting and the distributing of the **electronic** money; a security system for providing the overall integrity of the **electronic** monetary system; a clearing and settling process for balancing the **electronic** money accounts of the **separate** issuing **banks** and for clearing the **electronic** money issued by the issuing **banks** ; and a plurality of **transaction** modules owned by authorized users, for transferring the **electronic** money between the **transaction** modules and between the **transaction** modules and the teller modules.

In accordance with another aspect of the invention, the functions... third participating bank. It is anticipated that a subscriber's Transaction money module 4 will **access** his/her accounts for deposits, withdrawals, loan payments and inquiries at any **bank** or **financial** institution which can be **accessed** through the **Network** 25.

If a subscriber has **multiple** accounts , the subscriber's account relationships with a **bank** will be stored in an account profile in the To Teller 34 application of the **Transaction** money module 4. The multiple accounts can be linked together by the personal account number ...that is desired (Step 43). As mentioned previously, it is anticipated

that a subscriber may transact with any one of a multitude of accounts at several different participating banks and financial institutions .

After selecting the particular bank and account (Step 44), the Transaction money module 4 initiates a procedure for communicating with the bank that was selected, by engaging the Network 25. The overall program flow now passes to the procedures illustrated by flowcharts in Figure...

- ...CLAIMS said electronic representations of currency (11) and said electronic credit authorizations (11) in a single transaction transfer to said other transaction module (4) via a cryptographically secure session.
37. An electronic monetary system comprising
- a first computer controlled accounting system associated with an issuing bank (1);
  - a money generator module associated with said issuing bank (1), that generates electronic representations of currency, wherein a money issued liability account in said first accounting system (11) is credited by an amount associated with generated electronic representations of currency;
  - a first teller module (5) associated with said issuing bank (1), capable of storing said electronic representations of currency (11);
  - a plurality of second computer controlled accounting systems each associated with a correspondent bank (2), where each correspondent bank maintains an account in said first accounting system;
  - a plurality of second teller modules (5), each associated with one of said correspondent banks (2), each capable of storing said electronic representations of currency (11);
  - a transaction module (4) that stores said electronic representations of currency (11), performs on-line transactions with...

11/3,K/11 (Item 11 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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00499287

**METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES**  
**VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR**  
**PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL**  
**PATENT ASSIGNEE:**

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly  
Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant  
designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

**INVENTOR:**

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**LEGAL REPRESENTATIVE:**

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**PATENT (CC, No, Kind, Date):** EP 504287 A1 920923 (Basic)  
EP 504287 A1 931222  
EP 504287 B1 990721  
WO 9109370 910627

**APPLICATION (CC, No, Date):** EP 91901390 901210; WO 90US7153 901210

**PRIORITY (CC, No, Date):** US 448170 891208

**DESIGNATED STATES:** AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

**INTERNATIONAL PATENT CLASS:** G06F-017/60 ; G07F-007/10; H04M-017/02

**NOTE:**

No A-document published by EPO  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION ATM Network" -- a specialized digital packet network which communicates ATM and POS (point of sale) transactions among banks using standardized message protocols. These ATM networks and associated digital switches permit someone using the ATM of one bank to access an account in another bank, for example.

ANSI and others have established standards on ATM digital message protocols and other...in the same bank, since central computer 52 may reach any bank on the ATM network with the messages. In effect, the real - time transaction is to: (a) debit the user's first bank account and credit the services provider's account; and (b) credit the user's second bank account and debit the service provider's account (the net result being a funds transfer). In...

11/3,K/12 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

01026614 \*\*Image available\*\*

PLURAL ACCOUNT INFORMATION HOLDING DEVICE

DISPOSITIF CONSERVANT DES INFORMATIONS DE PLUSIEURS COMPTES

Patent Applicant/Inventor:

SKINNER James Jay, 15-10-606, Tsukishima 1-Chome, Chuo-Ku, Tokyo 104-0052  
, JP, JP (Residence), US (Nationality)

Legal Representative:

NAKAMURA Minoru (et al) (agent), Shin-Tokyo Bldg, 3-1, Marunouchi  
3-Chome, Chiyoda-Ku, Tokyo 100-8355, JP,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200356484 A1 20030710 (WO 0356484)

Application: WO 2001JP11375 20011225 (PCT/WO JP0111375)

Priority Application: WO 2001JP11375 20011225

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: Japanese

Filing Language: Japanese

Main International Patent Class: G06F-017/60

English Abstract

A plural account information holding device characterized by comprising



electronic information storage means where a plurality of accounts of a user such as credit accounts or bank accounts and information associated with the accounts are stored, read means for reading the information stored in the electronic information storage means and associated with the accounts, display means for displaying all or part of the information read by the read means, and account selecting means...

11/3,K/13 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01012949 \*\*Image available\*\*

**ONLINE PAYMENTS**

**PAIEMENTS EN LIGNE**

Patent Applicant/Assignee:

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Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200342893 A1 20030522 (WO 0342893)

Application: WO 2002US36898 20021115 (PCT/WO US0236898)

Priority Application: US 2001991379 20011115; US 2001991497 20011115; WO  
2002US33908 20021022; US 2002298152 20021114; US 2002298153 20021114

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9733

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the user is deter-mined. Authorization is received from the user over a wide area network to pay the merchant from the first bank account. A second bank account associated with the merchant is determined. An electronic transfer is initiated between the first account and a second account that is related to the checkout process for the transaction.

[201 In another embodiment, the present invention provides ...on a plurality of accounts associated with the first party is stored.

Selection of a first bank account from the plurality of accounts as possible choices is received. A second bank account associated with the second party is determined. Authorization from the first party is received over a wide area network to pay the second party from the first bank account. An electronic transfer between the first bank account and the second bank account related to the online transaction is initiated.

#### BRIEF DESCRIPTION OF THE DRAWINGS

[221 The present invention is described in conjunction...

#### Claim

... bank account associated with the user;  
receiving authorization from the user over a wide area network to pay the  
merchant from the first bank account ;  
determining a second bank account associated with the merchant;  
initiating an electronic transfer between the first account and a  
second account that is related to the checkout process for the  
transaction .

21 The method for transferring funds related to the checkout process for the transaction initiated...in a checkout process for a transaction between a user and a merchant, the online-accessible system comprising:

a first interface to a first bank account associated with the user;  
a second interface to a second bank account associated with the merchant;  
a merchant web site benefiting from the checkout process; and  
a funds transfer server that initiates an electronic transfer between the first bank account and the second bank account in relation to the checkout process, wherein an intermediate account between the first and second bank accounts is avoided in the electronic transfer.

32 The online-accessible system for transferring funds in the checkout process for the transaction between the user and the merchant as recited in claim 31, wherein the ...associated with the second party; receiving authorization from the first party over a wide area network to pay the second party from the first bank account ;  
initiating an electronic transfer between the first bank account and the second I O bank account related to the online transaction .

38 The method for transferring funds in the online transaction between the first party and the second party as recited in claim 37, wherein the ...

11/3,K/14 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00980833 \*\*Image available\*\*  
MULTIPLE ACCOUNT ADVANCED CARD AND TRANSACTION ROUTING MULTIPLE ACCOUNT  
CARD AND TRANSACTION ROUTING

CARTE A COMPTES MULTIPLES ET ACHEMINEMENT DE TRANSACTIONS

Patent Applicant/Assignee:

FIRST USA BANK N A, Three Christina Centre, 201 North Walnut Street,

Wilmington, DE 19081, US, US (Residence), US (Nationality)  
Inventor(s):  
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FOX Steven, Newark, DE, US,  
KNACKSTEDT Lee, \*\*, \*\*,  
Legal Representative:  
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20006-1109, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200310701 A1 20030206 (WO 0310701)  
Application: WO 2002US23478 20020724 (PCT/WO US0223478)  
Priority Application: US 2001307179 20010724  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 8109

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... used in an ATM transaciton, the card issuer will receive a query  
through an ATM network to debit the cardholder's account. In this  
scenario, the card issuer will automatically process the transaction  
as a bank or ATM transaction .

[00221 In a second embodiment, the card functions to access multiple  
accounts by routing the transaction based on additional data. The  
selection of

11/3,K/15 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00975344 \*\*Image available\*\*

#### AUTOMATED PAYMENT SYSTEM AND METHOD SYSTEME ET PROCEDE DE PAIEMENT AUTOMATIQUE

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

RUDISILL Stephen G (et al) (agent), Jenkins & Gilchrist, 225 West  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200305312 A1 20030116 (WO 0305312)

Application: WO 2002US20900 20020702 (PCT/WO US0220900)

Priority Application: US 2001899727 20010705

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 14336

International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

... transmitting the image of the check and the image of the invoice to a payor financial institution, the financial institution holding the first financial account, debiting the first financial account for the transaction amount-, transmitting the image of the check to a payee financial institution, the payee financial institution holding the second financial account; and crediting the second financial account for the transaction amount.

76 An automated payment system for processing payment of an invoice sent from a payee to a customer...

11/3,K/16 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00952638 \*\*Image available\*\*

THE ELECTRONIC SETTLEMENT SYSTEM, ELECTRONIC SETTLEMENT METHOD AND CASH PAYING METHOD USING LCD BARCODE DISPLAYED ON MOBILE TERMINAL  
SYSTEME ET PROCEDE DE TRAITEMENT ELECTRONIQUE ET PROCEDE DE PAIEMENT EN ESPECES AU MOYEN D'UN CODE A BARRES LCD AFFICHE SUR UN TERMINAL MOBILE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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OH Chang-Hwan, 110-801 Hanwool Apt., Sinsung-dong, Yoosung-ku, Daejeon 305-345, KR, KR (Residence), KR (Nationality), (Designated only for: US)

KWON Hyuck-Jin, 202-704 Ggumnamu Apt., Dunsan-dong, Seo-ku, Daejeon 302-120, KR, KR (Residence), KR (Nationality), (Designated only for: US)

EOM Doo-Seop, 107-1905 Daejayon Apt., Gwanjeodong, Seo-ku, Daejeon 302-243, KR, KR (Residence), KR (Nationality), (Designated only for: US)

Legal Representative:

KANG Kyung-Chan (agent), K2B Patent & Law Office, 912, Union Center Bldg, 837-11 Yeoksam-dong, Gangnam-gu, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200286785 A1 20021031 (WO 0286785)

Application: WO 2002KR745 20020423 (PCT/WO KR0200745)

Priority Application: KR 200121791 20010423

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU

SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 8903

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... the controller 3 1 0;  
and  
a keyboard 330 for key-inputting data.

3 The **electronic** settlement system using the LCD barcode **displayed** on the mobile terminal as set forth in claim 2, wherein the barcode creation unit 312 of the **bank** server system 300 creates a plurality of different barcodes as **many** as the **accounts** of the member.

4 The **electronic** settlement system using the LCD barcode **displayed** on the mobile terminal as set forth in claim 1, wherein the shop client system...

11/3,K/17 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00931306 \*\*Image available\*\*

**SECURE NETWORK ACCESS**

**ACCES AU RESEAU SECURISE**

Patent Applicant/Assignee:

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CHAZAN Mark, Level 14, 132 Arthur Street, North Sydney, New South Wales 2060, AU, AU (Residence), AU (Nationality), (Designated only for: US)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200265352 A1 20020822 (WO 0265352)

Application: WO 2002AU150 20020214 (PCT/WO AU0200150)

Priority Application: AU 200121225 20010215

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Bode Akintola03-Sep-03

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 6194

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... of secure network sites to provide private information to users is becoming more prevalent. Secure network sites are available for providing information on financial markets, private financial information (status of bank accounts) and many others. To obtain access to a secure network site a user usually requires some form of secure access means, such as a unique user identifier and a password, in order to enable them..

11/3,K/18 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00907014 \*\*Image available\*\*

METHODS AND SYSTEMS FOR JOB-BASED ACCOUNTING

PROCEDES ET SYSTEMES DE COMPTABILISATION FONDEE SUR LE TRAVAIL

Patent Applicant/Assignee:

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ROSNER Warren M, 1897 West Town Meadows Court, South Jordan, UT 84095, US

Legal Representative:

JOHNSON Christopher L (et al) (agent), Kirton & McConkie, 1800 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241099 A2-A3 20020523 (WO 0241099)

Application: WO 2001US25799 20010817 (PCT/WO US0125799)

Priority Application: US 2000226187 20000818; US 2001829364 20010409

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13494

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... from and "deposits" to the virtual job and allocation accounts as though they were traditional bank accounts. In some embodiments, the user can also set certain transactions to debit or credit various accounts "automatically" at regular intervals of time or upon the happening of a certain event such as...

11/3,K/19 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00901351 \*\*Image available\*\*

**ELECTRONIC PAYMENT SYSTEM**  
**SYSTEME DE PAIEMENT ELECTRONIQUE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200235429 A1 20020502 (WO 0235429)

Application: WO 2001US31876 20011011 (PCT/WO US0131876)

Priority Application: US 2000244011 20001027; US 2000244829 20001031; US  
2001833014 20010410

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU \*

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17226

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... paid credit or debit card account. User B's network association can be resolved by accessing user account database 1 20 or a network association database (see above) that includes network association data beyond User B's affiliation with a particular payment system. For example, although User B may be a registered user and associated with Bank B, User B may also have a credit card account with another client financial institution that he has not registered with transactor site 30. In such an instance, transactor site 30 must access a network association database to determine whether a new

credit or debit card account should be marketed...

11/3,K/20 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00897463 \*\*Image available\*\*

**AUTOMATED MULTI-LEVEL MARKETING SYSTEM  
SYSTEME AUTOMATISE DE COMMERCIALISATION A PLUSIEURS NIVEAUX**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200231614 A2-A3 20020418 (WO 0231614)

Application: WO 2001IL939 20011010 (PCT/WO IL0100939)

Priority Application: US 2000239988 20001013

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11993

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... recruiting the current user. In the example of Fig. 3, payments are administered to the plurality of bank accounts generally designated 600, and comprising a distributor bank account 610, a User 1 bank account 620, and a user 2 bank account 630.

In an alternative preferred embodiment of the invention, the MLPL makes all financial transactions automatically.

The Multi-level product manager 640 preferably passes the Multilevel product license 660 to the...

11/3,K/21 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00889275 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PROVIDING SUPERVISION OF PLURALITY OF FINANCIAL  
SERVICES TERMINALS**



**SYSTEME ET PROCEDE DESTINES A LA SURVEILLANCE D'UNE PLURALITE DE TERMINAUX FINANCIERS**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200223429 A1 20020321 (WO 0223429)

Application: WO 2001US26217 20010817 (PCT/WO US0126217)

Priority Application: US 2000232616 20000914; US 2001814782 20010323

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25780

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... well as transactions for a withdrawal amount and account input by the user. These limited transactions are available through most financial data networks .

Many ATMs may offer additional transactions for ATM users that are customers of the host financial institution . For example, additional account information, deposits, and product information may be available to such ATM...

11/3,K/22 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00887227 \*\*Image available\*\*

**FINANCIAL TRANSACTION SYSTEM**

**SYSTEME DE TRANSACTION FINANCIERE**

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LILES Kevin G, 16 Point South Court, Little Rock, AR 72211, US,

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Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221416 A1 20020314 (WO 0221416)  
Application: WO 2001US6965 20010305 (PCT/WO US0106965)  
Priority Application: US 2000657478 20000907  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 12378

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... plurality of ATM and point-of-sale (POS) terminals located throughout the world. This international network provides a ready foundation for enabling user access to financial information, without the need of a separate financial data network or a new protocol for communicating with a plurality of financial institutions. However, a plurality of security protocols that are required for enabling a consumer to access data in the ATM network have presented a plurality of technical difficulties in providing the consumer with anywhere/anytime access to the ATM network through use of a personal communication device.

A first technical hurdle...to properly direct or route the plurality of communications to one or more systems and access points within a financial network, such as the international ATM network. A data repository 250 contains a plurality of personalized account information for a plurality of users, thereby enabling additional financial and banking services to be provided to such plurality of users. For example, data repository 250 may...

11/3,K/23 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00879194 \*\*Image available\*\*  
PERSON-CENTRIC ACCOUNT-BASED DIGITAL SIGNATURE SYSTEM  
SYSTEME DE SIGNATURE NUMERIQUE FONDE SUR UN COMPTE CENTRE SUR UNE PERSONNE  
Patent Applicant/Assignee:  
FIRST DATA CORPORATION, Suite 330K, 6200 South Quebec Street, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (For all designated states except: US)  
Patent Applicant/Inventor:  
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WHEELER Anne M, One Canon Drive, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (Designated only for: US)  
Legal Representative:  
TILLMAN Chad D (agent), Morris, Manning & Martin, LLP, Suite 1125, 6000 Fairview Road, Charlotte, NC 28219, US,  
Patent and Priority Information (Country, Number, Date):

Bode Akintola03-Sep-03

Patent: WO 200213455 A1 20020214 (WO 0213455)  
Application: WO 2001US41587 20010806 (PCT/WO US0141587)  
Priority Application: US 2000223076 20000804  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 49174

...International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... limit allowed and/or available on the particular account) to the account holder 602 and updates the account record to reflect the withdrawal. If the account holder 602 instructs the financial institution 612 to transfer funds to another account, then the financial institution 612 first confirms that the funds are available and, if so, initiates the electronic fund transfer to the other account and updates the account records accordingly. If the account holder 602 instructs the financial institution 612 to...

11/3,K/24 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00862511

**TRANSFER OF FUNDS IN A NETWORKING ENVIRONMENT**  
**VIREMENT DE FONDS DANS UN ENVIRONNEMENT EN RESEAU**

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200195227 A2 20011213 (WO 0195227)

Application: WO 2001US40864 20010606 (PCT/WO US0140864)

Priority Application: US 2000588631 20000606

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4424

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 1 0 2. Related Art

One aspect of the Internet that has become popular involves **electronic** transfer of funds.

1.5 A first form of **electronic** fund transfer involves using a communication link to transfer funds between **different** accounts at the same **financial** institution. For example, an individual user can access the web site of his bank and transfer money from the user's checking account...

11/3,K/25 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00858353 \*\*Image available\*\*

METHOD AND SYSTEM FOR SETTLEMENT PROCESSING

PROCEDE ET SYSTEME DE TRAITEMENT DE REGLEMENT

Patent Applicant/Assignee:

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YEH Julie H, 47 Forest Avenue Ext., Westwood, NJ 07675, US,

Legal Representative:

PAGE Steven L (agent), Electronic Data Systems Corporation, 5400 Legacy Drive, H3-3A-05, Plano, TX 75024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200191068 A2-A3 20011129 (WO 0191068)

Application: WO 2001US16465 20010521 (PCT/WO US0116465)

Priority Application: US 2000576416 20000522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 12579

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... 200 are included.

Indication 310 indicates the amount of the credit or debit for each\* transaction 30. Note that since different accounts 33 can be used based on network 16 associated with transaction 30, the "fee" account in the second entry of Biq Bank and Client Bank may comprise distinct

fee accounts based on the different networks 16  
associated with those entries...

Claim

... processing according  
to Claim 1 further comprising:  
receiving a third message having an associated third  
transaction type comprising an ATM transaction associated  
with a second financial institution distinct from the  
first financial institution ; and  
wherein the second account entry of the automated  
clearing house data set is further responsive to the  
third message, and wherein the settlement...processing according  
to Claim 13 further comprising:  
receiving a third message having an associated third  
transaction type comprising an ATM transaction associated  
with a second financial institution distinct from the  
first financial institution ; and  
wherein the second account entry of the automated  
clearing house data set is further responsive to the  
third message, and wherein the settlement...

...comprising data identifying a  
settlement account distinct from the surcharge account  
associated with the first network and with ATM  
transactions associated with customers of a second  
financial institution , the second account entry being  
generated in response to a second message having an  
associated second transaction type comprising an ATM  
transaction .

26 The automated clearing house data set according  
to Claim 25 further comprising a third account entry  
comprising...to the first  
and second messages, wherein the first account entry  
comprises data identifying a first settlement account  
associated with the first network and associated with ATM  
transactions for customers of a financial institution,  
and wherein the second account entry comprises data  
identify(inverted exclamation mark)ng a second settlement account  
distinct from the

first settlement account and associated with the second  
network and ATM transactions associated with customers of  
the first financial institution .

The method for settlement processing according  
to Claim 38 further comprising:

receiving a third message being associated with the  
first network and having an associated third transaction  
type comprising an ATM transaction associated with a  
second financial institution distinct from the first  
financial institution ; and  
wherein the second account entry of the automated  
clearing house data set is further responsive to the  
third message, and wherein the settlement...

...mark)dentify(inverted exclamation mark)ng a first settlement  
accourit associated with the f irst network and associated  
with ATM transactions for customers of a financial  
institution , and wherein the second account entry  
comprises data identifying a second settlement account

distinct from the first settlement account and associated with the second network and ATM transactions associated with customers of the first financial institution .

41 The system for settlement processing according to Claim 40, wherein the processor, when executing...

...third account entry comprises data identifying a third settlement account distinct from the first and second . settlement accounts and, associated with ATM transactions for customers of the first financial institution and the third network .

42 The system for settlement processing according to Claim 41, wherein the processor, when executing...

11/3,K/26 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00858343

**METHOD AND SYSTEM FOR SETTLEMENT PROCESSOR ROLLUP**

**PROCEDE ET SYSTEME DE CUMUL DU COMPTE PAR LE PROCESSEUR DE REGLEMENTS**

Patent Applicant/Assignee:

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ZIMMERMANN James J, 207 Luddington Avenue, Clifton, NJ 07011, US,

YEH Julie H, 47 Forest Avenue Ext., Westwood, NJ 07675, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200191008 A2 20011129 (WO 0191008)

Application: WO 2001US16623 20010521 (PCT/WO US0116623)

Priority Application: US 2000576169 20000522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 10938

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 200 are included.

Indication 310 indicates the amount of the credit or debit for each transaction 30. Note that since different accounts 33 can be used based on network 16 associated with transaction 30, the "fee" account in the second entry of Big Bank and Client Bank may comprise. distinct fee accounts based on the different networks 16

associated with those entries...

11/3,K/27 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00850631 \*\*Image available\*\*

**INTERNATIONAL PAYMENT SYSTEM AND METHOD  
SYSTEME ET PROCEDE INTERNATIONAUX DE PAIEMENT**

Patent Applicant/Assignee:

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(Nationality)

Inventor(s):

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FLETT Stephen J, 2821 Congress Street, Fairfield, CT 06430, US,

Legal Representative:

OSTROW Seth H (agent), Brown Raysman Millstein Felder & Steiner LLP, 900  
Third Avenue, New York, NY 10022-4728, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184276 A2-A3 20011108 (WO 0184276)

Application: WO 2001US14060 20010501 (PCT/WO US0114060)

Priority Application: US 2000201025 20000501

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7605

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... where the payment originates to the institution in the destination  
country where the beneficiary's account is located.

Many financial institutions utilize the SWIFT system to execute  
international financial transactions. SWIFT is an international financial  
communication network that provides a secure payment and messaging  
protocol. SWIFT, or Society for the Worldwide Interbank...

11/3,K/28 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00844341 \*\*Image available\*\*

**SYSTEMS AND METHODS FOR ALIGNING INTERESTS IN AN ON-LINE  
BUSINESS-TO-BUSINESS EXCHANGE  
SYSTEMES ET PROCEDES PERMETTANT DE METTRE EN PARALLELE DES INTERETS DANS UN  
ECHANGE INTER-ENTREPRISES**

**Patent Applicant/Assignee:**

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**Inventor(s):**

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**Legal Representative:**

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Peachtree Street, Atlanta, GA 30309-4530, US,

**Patent and Priority Information (Country, Number, Date):**

Patent: WO 200177956 A1 20011018 (WO 0177956)

Application: WO 2001US11147 20010406 (PCT/WO US0111147)

Priority Application: US 2000195539 20000407; US 2000574348 20000519; US  
2000225803 20000816; US 2000708304 20001107; US 2000708308 20001107

**Designated States:** AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

**Publication Language:** English

**Filing Language:** English

**Fulltext Word Count:** 17380

**Main International Patent Class:** G06F-017/60

**Fulltext Availability:**

Detailed Description

**Detailed Description**

... account holders with the same PF whereby the EFT is intra-PF, such as  
intra- bank . When the buyer and seller have accounts at different  
PFs, then the IFP can be accomplished through automated clearing house  
(ACH) transactions between the PFs. From the depository institution  
information submitted during

26

buyer and seller registration...

11/3,K/29 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00844337 \*\*Image available\*\*

**SYSTEM AND METHODS FOR GROUP RETIREMENT PLAN ADMINISTRATION**

**SYSTEME ET PROCEDES POUR ADMINISTRER UN PLAN DE RETRAITE DE GROUPE**

**Patent Applicant/Assignee:**

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(Residence), US (Nationality), (For all designated states except: US)

**Patent Applicant/Inventor:**

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, US (Nationality), (Designated only for: US)

**Legal Representative:**

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3200, 801 Grand Avenue, Des Moines, IA 50309-2721, US,



Patent and Priority Information (Country, Number, Date):

Patent: WO 200177951 A2 20011018 (WO 0177951)  
Application: WO 2001US11070 20010405 (PCT/WO US0111070)  
Priority Application: US 2000195185 20000407; US 2001824329 20010402  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10517

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... button 202. In this matter the present invention contemplates that a plan sponsor may have multiple bank accounts at multiple banks and they want to use any one or a combination of different bank accounts to make electronic funds transfers.

Figure 13 displays an activity ledger web page 204. The activity ledger 204 web page 204 permits...

11/3,K/30 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824228 \*\*Image available\*\*

ELECTRONIC PAYMENT SYSTEMS AND METHODS

SYSTEMES ET PROCEDES DE PAIEMENT ELECTRONIQUE

Patent Applicant/Inventor:

MERSKY Dean, 6509 Wandemere Road, Malibu, CA 90265, US, US (Residence),  
US (Nationality)

Legal Representative:

FISH Robert (agent), Fish & Associates, LLP, 1440 N. Harbor Blvd., Suite  
706, Fullerton, CA 92835, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157772 A1 20010809 (WO 0157772)  
Application: WO 2001US3752 20010205 (PCT/WO US0103752)  
Priority Application: US 2000180559 20000204; US 2000180452 20000204

Designated States: CA US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 5397

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... is undesirable for the professional. The problem could be addressed by a card that concurrently displaying multiple account codes from different financial institutions. But to the best of the applicant's knowledge, such cards are unknown.

It has been suggested to provide an electronic card that selects and individually displays numerous account codes using the same magnetic stripe. See US Pat. Application Serial No.

09/686509 to Fish entitled "Multiple I/O Smart Cards...

...Thus, there is still a need to provide a credit card or other hand-carried electronic transaction device that satisfies the needs of concurrently displaying multiple account codes from different financial institutions. And since such devices would facilitate resolution of the sort of vendor financing problems discussed...

Claim

... claim 12 wherein the insurance information comprises medical insurance information.

14 An improved hand carried electronic transaction device, wherein the improvement comprises first and second machine readable display areas that concurrently display different first and second account codes related to first and second financial institutions, respectively.

15 The device of claim 14 wherein the device comprises a credit card.

16...

11/3,K/31 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00820465 \*\*Image available\*\*

**ELECTRONIC CASH FOR A FINANCIAL TRANSACTION SYSTEM**

**ARGENT ELECTRONIQUE POUR SYSTEME D'OPERATION FINANCIERE**

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200154028 A1 20010726 (WO 0154028)

Application: WO 2001US1789 20010118 (PCT/WO US0101789)

Priority Application: US 2000483003 20000118; US 2000483942 20000118; US 2000484297 20000118

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 12777

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... user's account in the corresponding amounts. Some of these computer systems further include a **networking** means for **accessing accounts** in **different banks or financial institutions**, to debit and credit the accounts, check balances, and the like.

The use of the...

11/3,K/32 (Item 21 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUTÉE, ET PROCÉDÉ ASSOCIÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... invention, a scheduling and planning tool may be provided for scheduling maintenance and service. In another aspect of the present invention, a **network** tracking interface may be provided for monitoring

the progress of the manufacturers in completing scheduled maintenance and service. In a farther aspect of the present invention, the network may comprise a wide-area network.

Exemplary Embodiment of the Present Invention Adaptable to  
Cominunications...

11/3,K/33 (Item 22 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... are

36

generated from the tracking and then transmitted to the service provider  
utilizing the network in operations 910 and 912.

In an aspect of the present invention, the order request may be received  
from the service provider utilizing the network. Similarly, in another  
aspect of the present invention, the requested order may be transmitted  
to...reasons for the validation or invalidation. The validation step in a  
topdown analysis requires that data refuting the knowledge as well as  
data supporting the knowledge

125

be considered. Bottom-up...

11/3,K/34 (Item 23 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... from multiple simultaneous data sources utilizing a network for demand  
and supply planning in a network-based supply chain having at least one  
service provider and at least one manufacturer.

Capacity data is stored utilizing the network .

In an aspect of the present invention supporting database connectivity  
protocols may be included when providing data access . In another  
aspect, data import and export capabilities may be available when  
providing data access . In a further aspect, supporting data transfer in  
multiple languages may be included when providing data access . In yet  
another aspect of the present invention, a common data access language  
may be provided when providing data access . In even a further aspect  
of the present invention, detecting and reporting data transfer errors...  
customers;

Figure 143 is a block diagram of a bill pay system where billers initiate  
automatic debits from

consumers' bank accounts ; and

Figure 144 is a flow chart illustrating an open market environment for

electronic content.

1 6

#### DESCRIPTION OF THE PREFERRED EMBODIMENTS

Figure 1 is a schematic diagram of...presentation of the information to an end user. Because different locations and job functions require access to different types of information, there are at least two types of display methods. The first is for graphic intensive presentations and the second is for nomadic use, such as field technicians. The first environment requires a graphic intensive display, such as those provided by X-Windows/140TIF. The second environment is potentially bandwidth...

...are highly skilled. This model generally creates a high percentage of calls resolved on the first call. Other approaches include.

#### Functional Model

In this model, users are requested to contact different areas (via VRU) depending on the nature of the incident. Calls are routed to the...

11/3,K/35 (Item 24 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L (et al). (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

#### Detailed Description

... or more service providers relating to demand of the service providers is received utilizing the network in operation 802. Received in operation 804 utilizing the network is information from one or more manufacturers relating to the available supply of manufacturer offerings ... apparent to one skilled in the relevant art to implement an epoch time based on another date/time. In the records, Timepoint I represents the epoch time that is the origination... transactions occur between individuals and institutions every year. The extensive use of coin and currency transactions has limited the automation of individual transactions such as purchases, fares, and bank account deposits and withdrawals. Individual cash transactions are burdened by the need to have the correct amount of cash or providing change...

11/3,K/36 (Item 25 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00799890 \*\*Image available\*\*  
SYSTEM AND METHOD FOR CONDUCTING WEB-BASED FINANCIAL TRANSACTIONS IN  
CAPITAL MARKETS

SYSTEME ET PROCEDE PERMETTANT D'OPERER DES TRANSACTIONS FINANCIERES VIA  
L'INTERNET SUR LE MARCHE FINANCIER

#### Patent Applicant/Assignee:

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except: US)

#### Patent Applicant/Inventor:

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, US (Nationality), (Designated only for: US)

TOLAT Viral V, 2148 Harkins Avenue, Menlo Park, CA 94025, US, US  
(Residence), US (Nationality), (Designated only for: US)

#### Legal Representative:

CHOU Chien-Wei (Chris) (et al) (agent), Oppenheimer Wolff & Donnelly LLP,  
1400 Page Mill Road, Palo Alto, CA 94304, US,

#### Patent and Priority Information (Country, Number, Date):

Patent: WO 200133462 A1 20010510 (WO 0133462)

Application: WO 2000US30076 20001031 (PCT/WO US0030076)

Priority Application: US 99162873 19991101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 52016

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

... Corp., CheckFree Corp.) <www.ofx.net> was created to provide a common specification for the electronic exchange of financial data between financial institutions, businesses, and consumers via the Internet

that enables financial data exchange among disparate systems, in order to support online banking , bill payment and presentment, and the trading of stocks, bonds, and mutual funds. The Open Financial Exchange does not, however, provide a...

11/3,K/37 (Item 26 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00789162 \*\*Image available\*\*

BILLING FOR PROFESSIONAL SERVICES PROVIDED IN A CHAT ROOM VIA THE INTERNET  
PROCEDE PERMETTANT AUX UTILISATEURS D'ACHETER DES SERVICES PROFESSIONNELS  
DANS UN FORUM DE DISCUSSION PRIVE PAR COURTAGE DE SERVICES SUR INTERNET

Patent Applicant/Inventor:

DEEP Peter, 3495 Floyd Terrace, Los Angeles, CA 90068, US, US (Residence)  
, US (Nationality)

Legal Representative:

KERTELL Charles A (agent), Lyon & Lyon, LLP, 633 West Fifth Street, Suite  
4700, Los Angeles, CA 90071-2066, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122718 A2-A3 20010329 (WO 0122718)

Application: WO 2000US25919 20000922 (PCT/WO US0025919)

Priority Application: US 99401715 19990923

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4638

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... services provided by the service provider through the service  
brokerage. The service provider can then access its account, or have  
some or all of the value of its account transferred to another  
account , such as an automatic payment to a specified account with a  
financial institution .

A "chat room" according to the present invention is defined as a location  
(such as...

11/3,K/38 (Item 27 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00785194 \*\*Image available\*\*

SYSTEM AND METHOD FOR PROVIDING SECURE SERVICES OVER PUBLIC AND PRIVATE  
NETWORKS

SYSTEME ET PROCEDE PERMETTANT DE FOURNIR DES SERVICES EN TOUTE SECURITE SUR  
LES RESEAUX PUBLIC ET PRIVE



Patent Applicant/Inventor:

TURGEON Paul Charles, 901 Sailors Reef, Fort collins, CO 80525, US, US  
(Residence), US (Nationality)

Legal Representative:

RICHARD I Samuel (agent), Goodwin, Procter & Hoar LLP, 7 Becker Farm  
Road, Roseland, NJ 07068, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200118729 A1 20010315 (WO 0118729)

Application: WO 2000US24756 20000908 (PCT/WO US0024756)

Priority Application: US 99394143 19990910

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7375

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

1 A system for providing financial services over a public network  
accessible by a plurality of customers via respective network access  
devices with modems and over a private network accessible by a  
plurality of financial institutions via computers with modems, said  
financial

institutions maintaining respective financial accounts for said  
plurality of customers, said system  
comprising:

a network access device including a programmable controller for  
executing code and a memory for storing a browser...

...mailing to said customer.

17 A method for providing financial services over a public network  
accessible by a plurality of

2 1

SUBSTITUTE SHEET (RULE 26)

customers via respective network access devices with modems and over  
a private network accessible by a plurality of financial  
institutions via computers with modems, said financial institutions  
maintaining respective financial accounts for said plurality of  
customers, said method

,,omprising:

accessing a customer's financial account via said public network  
using a network access device and a computer-readable portable  
storage medium having encrypted and unencrypted information recorded  
thereon...recorded thereon code, executable by a programmable controller,  
for providing financial services over a public network accessible by  
a plurality of customers via respective network access devices with  
modems and over a private network accessible by a plurality of  
financial institutions via computers with modems, said financial  
institutions maintaining respective financial accounts for said  
plurality of customers,

said storage medium comprising:  
first code means for storing encrypted information for accessing a  
customer's financial  
account via said public network ; and  
second code means for storing unencrypted information for displaying a  
name of a financial institution maintaining said customer's financial  
account in response to...

11/3,K/39 (Item 28 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00785109 \*\*Image available\*\*

**SYSTEM AND METHOD FOR SERVICING ELECTRONIC TRANSACTIONS**  
**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS ELECTRONIQUES**

Patent Applicant/Assignee:

C-SAM INC, 1480 Golden Bell Court, Downers Grove, IL 60515, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

SHEKLETON Gerald T (et al) (agent), Welsh & Katz, Ltd., 22nd Floor, 120  
South Riverside Plaza, Chicago, IL 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200118629 A2-A3 20010315 (WO 0118629)

Application: WO 2000US21955 20000810 (PCT/WO US0021955)

Priority Application: US 99372365 19990811

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11624

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... may

wish to review all transactions previously designated as  
"business expenses" or "tax deductible." The transaction  
service provider 10 could provide all transactions from all  
registered accounts , even from different service  
institutions.

With respect to specific types of service  
institutions, a bank , for example, the transaction service  
provider 10 may keep a log of cash transactions , store and  
transfer money between accounts, and automatically pay  
bills, among other services. With respect to credit card  
accounts, for example, the transaction service provider 10  
may update credit limit information and calculate remaining  
credit based on transactional...

11/3,K/40 (Item 29 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00783276 \*\*Image available\*\*

**A SYSTEM PROVIDING ECONOMIC TRANSACTIONS  
SYSTEME DE TRANSACTIONS ECONOMIQUES**

Patent Applicant/Assignee:

SURFBUY AB, Primusgatan 20, S-112 62 Stockholm, SE, SE (Residence), SE  
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

JAKOBSSON Mats Gosta Arthur, Nybrogatan 16, 1 tr, S-114 39 Stockholm, SE,  
SE (Residence), SE (Nationality), (Designated only for: US)

GRUND Carl-Johan Mathis, Alsatersgatan 1 B, 25, S-584 35 Linköping, SE,  
SE (Residence), SE (Nationality), (Designated only for: US)

Legal Representative:

ASKERBERG Fredrik (et al) (agent), L.A. Groth & Co. KB, Box 6107, S-102  
32 Stockholm, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116824 A1 20010308 (WO 0116824)

Application: WC 2000SE1629 20000824 (PCT/WO SE0001629)

Priority Application: SE 993047 19990827

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Swedish

Fulltext Word Count: 8032

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... speech message and necessary signal transmission.

It is also known to carry out an economic transaction with the aid of a data network, such as the Internet, and to send over the network the necessary signal transmission including, inter alia, sensitive information with respect to credit card numbers, bank account numbers, etc.

Several different telecommunications system which require co-action between a telecommunications network-related system and a data-network-related system are also known to the art.

Systems of this nature are normally based...

11/3,K/41 (Item 30 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT

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00779956      \*\*Image available\*\*

**TRANSACTION BASED AWARD PROGRAM**

**PROGRAMME DE PRIMES DE TRANSACTIONS**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

TAGLIAFERRI Daniel D (et al) (agent), Townsend and Townsend and Crew LLP,  
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200113563 A2-A3 20010222 (WO 0113563)

Application: WO 2000US22099 20000811 (PCT/WO US0022099)

Priority Application: US 99148861 19990813

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7583

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... interaction of data and payment flow.

The merchant 104 is typically associated with a merchant bank 106, with  
6

whom the merchant 104 maintains various accounts. An acquiring bank  
109 acquires and processes payment card transaction data on behalf of  
the merchant 104. The acquiring bank 108 sends or receives funds  
electronically with the merchant bank 106 as well as with card  
associations II 8, such as...

11/3,K/42      (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766079      \*\*Image available\*\*

**COMPLETING MONETARY TRANSACTION BY PRESENTING VALVE MESSAGES TO A POSTAL  
AUTHORITY**

**ACHEVEMENT DE TRANSACTION MONETAIRE PAR PRESENTATION DE MESSAGES DE VALEUR  
A UNE AUTORITE POSTALE**

Patent Applicant/Assignee:

UNITED STATES POSTAL SERVICE, 475 L'Enfant Plaza, S.A., Washington, DC  
20260-1127, US, US (Residence), US (Nationality)

Inventor(s):

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WILKERSON Wayne E, 9 Caroway Drive, Fredericksburg, VA 22405, US  
LORD Dan, 5108 King Henry Way, Upper Marlboro, MD 20772, US  
Legal Representative:  
JOY Mark, Leydig, Voit & Mayer, Ltd., Suite 4900, Two Prudential Plaza,  
180 North Stetson, Chicago, IL 60601-6780, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200079455 A1 20001228 (WO 0079455)  
Application: WO 2000US16889 20000619 (PCT/WO US0016889)  
Priority Application: US 99335588 19990618  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11698

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... value is stored within a smart card and therefore a user need not have  
a **separate bank account** from which funds are taken when a debit  
**transaction** occurs. A smart card is essentially a self-contained  
**electronic wallet** or purse.

Notwithstanding the advantaues of electronic **transactions** , these  
methods

C

continue to suffer from several drawbacks. One is authentication. Debit  
and credit...

11/3,K/43 (Item 32 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00765993 \*\*Image available\*\*  
APPARATUS, SYSTEMS AND METHODS FOR PROVIDING AT HOME AUTOMATIC TELLER  
MACHINE SERVICES

APPAREIL, SYSTEMES ET PROCEDES PERMETTANT D'OFFRIR DES SERVICES DE GUICHET  
AUTOMATIQUE BANCAIRE A LA MAISON

Patent Applicant/Inventor:

REED Thomas K Jr, P.O. Box 50401, Henderson, NV 89016, US, US (Residence)  
, US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079360 A2-A3 20001228 (WO 0079360)  
Application: WO 2000US16640 20000616 (PCT/WO US0016640)  
Priority Application: US 99139630 19990617

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 23385

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Claims

Claim

... Claim 2 1, the method further comprising:  
formatting a third screen for the interactive simulated automatic teller machine interface display that instructs the user to input a selection of a particular banking account from a plurality of accounts and that displays the plurality of accounts from which the user is asked to choose.

23 The method of Claim 22, the...computer system further programmed to: I  
0 format a third screen for the interactive simulated automatic teller machine interface display that instructs the user to input a selection of a particular banking account from a plurality of accounts and that displays the plurality of accounts from which the user is asked to choose. 101. The computer system of Claim 1...comprising: a set of program instructions for formatting a third screen for the interactive simulated automatic teller machine interface display that instructs the user to input a selection of a 1 0 particular banking account from a plurality of accounts and that displays the plurality of accounts from which the user is asked to choose. 140. The computer system of Claim 139...

11/3,K/44 (Item 33 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00764282 \*\*Image available\*\*  
SYSTEM AND METHOD FOR CONDUCTING WEB-BASED FINANCIAL TRANSACTIONS IN CAPITAL MARKETS  
SYSTEME ET PROCEDE DESTINES A OPERER DES TRANSACTIONS FINANCIERES SUR LE MARCHE DES CAPITAUX VIA L'INTERNET  
Patent Applicant/Assignee:  
INTEGRAL DEVELOPMENT CORPORATION, 2023 Stierlin Court, Mountain View, CA 94043, US, US (Residence), US (Nationality), (For all designated states except: US)  
Patent Applicant/Inventor:  
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REES Stephen, Flat 2, The Oak, Knoll Hill, Sneyde Park, Bristol, BS9 1QU, GB, GB (Residence), GB (Nationality), (Designated only for: US)  
SANDHU Harpal S, 669 Waverly Street, Palo Alto, CA 94301, US, US (Residence), US (Nationality), (Designated only for: US)  
Legal Representative:  
CHOU Chien-Wei (Chris) (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200077709 A1 20001221 (WO 0077709)  
Application: WO 2000US16526 20000613 (PCT/WO US0016526)  
Priority Application: US 99139113 19990614; US 99162873 19991101  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25485

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Intuit Inc., Microsoft Corp., CheckFree Corp.) was created to provide a common specification for the electronic exchange of financial data between financial institutions, businesses, and consumers via the Internet that enables financial data exchange among disparate systems, in order to support online banking, bill payment and presentment, and the trading of stocks, bonds, and mutual funds. The Open Financial Exchange does not, however, provide a...

11/3,K/45 (Item 34 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00753796 \*\*Image available\*\*

TECHNIQUE FOR FACILITATING CUSTOMER TRANSACTIONS OVER A COMPUTER NETWORK  
USING CUSTOMIZED INFORMATION FROM A BACKEND COMPUTING SYSTEM  
TECHNIQUE FACILITANT DES TRANSACTIONS CLIENT SUR UN RESEAU INFORMATIQUE AU  
MOYEN D'UNE INFORMATION PERSONNALISEE PROVENANT D'UN SYSTEME  
INFORMATIQUE PRINCIPAL

Patent Applicant/Assignee:

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Inventor(s):

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TWYMAN Nicholas M, 1531 Golden Gate Avenue, San Francisco, CA 94116, US,  
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VALENTE Brian, Apartment 1, 1739 Lake Street, San Francisco, CA 94121, US

DISCHLER Gerald, 7026 Saroni Drive, Oakland, CA 94611, US,

Legal Representative:

WOLF Dean E (agent), Beyer Weaver & Thomas, LLP, P.o. Box 130, Mountain  
View, CA 94042-0130, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067176 A2-A3 20001109 (WO 0067176)

Application: WO 2000US11676 20000501 (PCT/WO US0011676)

Priority Application: US 99304237 19990503

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 24543

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... variety of novel features. First. the payment module provides the ability for each consumer to access multiple payment accounts .

Examples of different payment accounts for a particular consumer may include Visa@f').

Master Card", banking institutions (direct debit). etc. The payment module may be configured to provide a consumer with the ability to select (either automatically or manually) a particular payment account for making payment on a specified bill.

Additionally. the...

11/3,K/46 (Item 35 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00753788 \*\*Image available\*\*

INVOICELESS TRADING AND SETTLEMENT METHOD AND SYSTEM  
PROCEDE ET SYSTEME DE COMMERCE ET DE REGLEMENT SANS FACTURE

Patent Applicant/Assignee:

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(Residence), AU (Nationality)

Inventor(s):

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Legal Representative:

MCMASTER OBERIN ARTHUR ROBINSON & HEDDERWICKS, 530 Collins Street,  
Melbourne, VIC 3000, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067167 A1 20001109 (WO 0067167)

Application: WO 2000AU387 20000502 (PCT/WO AU0000387)

Priority Application: AU 99102 19990503

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6911

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description



Detailed Description

... customer account within a short period, such as one business day of the settlement bank receiving instructions from the customer to settle the account.

Second, invoiceless trading systems significantly reduce the cost associated with supply

chain

trading for both customer and suppliers. By using an electronic gateway, not only does a supplier not have to produce invoices, follow-up on outstanding...

11/3,K/47 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00745503 \*\*Image available\*\*

**ELECTRONIC INVOICE PAYMENT SYSTEM**

**SYSTEME DE PAIEMENT DE FACTURE ELECTRONIQUE**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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PAVLIK Patrick C, 643 Waterbury Lane, Waterloo, Ontario N2V 2C4, CA, CA (Residence), CA (Nationality), (Designated only for: US)

FORDE Peter A, 11 Sugarbush Place, Guelph, Ontario N1H 7Z1, CA, CA (Residence), CA (Nationality), (Designated only for: US)

LOPIN Pavel I, 520 Parkside Drive, Apartment 5, Waterloo, Ontario N2L 5E3, CA, CA (Residence), CA (Nationality), (Designated only for: US)

XIONG Wei, 520 Parkside Drive, Apartment 213, Waterloo, Ontario N2L 5E3, CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

GRAHAM Robert J, Gowling Lafleur Henderson L.L.P., Suite 4900, Commerce Court West, Toronto, Ontario M5L 1J3, CA

Patent and Priority Information (Country, Number, Date):

Patent: WO 200058876 A1 20001005 (WO 0058876)

Application: WO 2000CA317 20000327 (PCT/WO CA0000317)

Priority Application: CA 2267042 19990326

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8226

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... exposes the consumer to fraudulent use of sensitive financial information. Also, if the consumer has multiple outstanding accounts, the consumer must access each institution web site individually.

Many banks have also established web sites or electronic banking terminals through which consumer's can pay outstanding accounts for goods and services provided...

11/3,K/48 (Item 37 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00743961 \*\*Image available\*\*  
FINANCIAL PAYMENT METHOD AND MEDIUM  
PROCEDE ET SUPPORT DE PAIEMENT FINANCIER  
Patent Applicant/Assignee:  
PACIFICA GROUP INC, 1188 Bishop Street, Suite 3512, Honolulu, HI 96813,  
US, US (Residence), -- (Nationality)  
Inventor(s):  
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HSIEH Patrick, 7122 Hawaii Kai Drive, #82, Honolulu, HI 96825, US  
Legal Representative:  
LIEB Stephen J, Orrick, Herrington & Sutcliffe LLP, 666 Fifth Avenue, New  
York, NY 10103, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200057330 A1 20000928 (WO 0057330)  
Application: WO 2000US7420 20000320 (PCT/WO US0007420)  
Priority Application: US 99272120 19990319  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 13173  
Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... an account

16

holder to physically go to a retail outlet, it permits those without bank checking accounts to reload their electronic accounts.

The second means is to replenish the electronic account by means of a checking account or other ACH transaction through an appropriate financial service entity. For example, in the event the buyer has a...

11/3,K/49 (Item 38 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00569854 \*\*Image available\*\*  
PAYMENT SCHEDULE FOR ELECTRONIC BILL PAYMENT SYSTEM  
CALENDRIER DES PAIEMENTS DESTINE A UN SYSTEME ELECTRONIQUE DE PAIEMENTS DES  
FACTURES  
Patent Applicant/Assignee:  
MICROSOFT CORPORATION, One Microsoft Way, Redmond, WA 98052, US, US  
(Residence), US (Nationality)  
Inventor(s):

SPEELPENNING Bert, 12908 NE 111th Place, Kirkland, WA 98053, US,  
YOUNG Kyle S, 23231 NE 29th Court, Redmond, WA 98052, US,  
Legal Representative:  
LEE Lewis C (et al) (agent), Suite 500, 421 West Riverside Avenue,  
Spokane, WA 99201, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200033227 A2 20000608 (WO 0033227)  
Application: WO 99US28450 19991130 (PCT/WO US9928450)  
Priority Application: US 98201579 19981130  
Designated States: AU CA JP  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 9676

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... BPSP's bank to the biller bank. One possibility is to  
perform an ACH credit transaction through the ACH network from the  
BPSP  
account at bank to the biller bank account. Another possibility  
is to perform an RPS credit transfer from the BPSP account at bank to  
the biller bank account. A third option is for the BPSP bank to produce  
...

11/3,K/50 (Item 39 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00559186 \*\*Image available\*\*  
SYSTEM AND USE FOR CORRESPONDENT BANKING  
SYSTEME DE RELATIONS AVEC DES CORRESPONDANTS BANCAIRES ETTILISATION DE CE  
DERNIER

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

SLATER Alan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200022559 A1 20000420 (WO 0022559)

Application: WO 99US19627 19990827 (PCT/WO US9919627)

Priority Application: US 9898196 19980827; US 99237739 19990126

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 10043

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... line financial payment scenario.

According to a preferred embodiment, a method of performing a financial transaction between a customer and a merchant, comprises creating customer payment instructions comprising encrypted, electronic representations of a customer transaction amount, account information, financial institution information and security information. The account information identifies various payment accounts, e.g., checking, savings, money market, at the customer's financial institution and the security information may comprise a personal identification number associated with the identified account...digital certificates for multiple users. By way of example, a husband and wife may hold multiple accounts with a customer's financial institution, some joint accounts, some individual accounts. Both may wish to utilize the Internet or comparable public access network for making purchases and both may desire to pay over the Internet with funds from...

11/3,K/51 (Item 40 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00526313 \*\*Image available\*\*  
SYSTEM AND METHOD FOR INTRADAY NETTING PAYMENT FINALITY  
SYSTEME ET PROCEDE PERMETTANT DE FINALISER LE PAIEMENT D'UNE COMPENSATION  
INTERNE DANS LA JOURNEE  
Patent Applicant/Assignee:  
THE CLEARING HOUSE SERVICE COMPANY L L C,  
Inventor(s):  
COTTON Robert M,  
THOMAS George F,  
PAWELCZYK Joseph S,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9957665 A1 19991111  
Application: WO 99US9698 19990505 (PCT/WO US9909698)  
Priority Application: US 9884223 19980505  
Designated States: CA JP MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL  
PT SE  
Publication Language: English  
Fulltext Word Count: 35132

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... bank holding the beneficiary's account, or if the bank  
5 does not have direct access to a funds transfer  
network, it may use debits and credits to various  
correspondent accounts to complete a funds transfer.

Often a bank will send a payment order over the network  
operated by the Society for Worldwide Interbank  
Financial Telecommunication ("S.W.I.F.T.11...

11/3,K/52 (Item 41 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00487177 \*\*Image available\*\*  
AUTOMATED DEBT PAYMENT SYSTEM AND METHOD USING ATM NETWORK

**SYSTEME AUTOMATISE DE REGLEMENT DE CREANCE UTILISANT UN RESEAU MTA ET  
TECHNIQUE AFFERENTE**

Patent Applicant/Assignee:

MARTIN Joseph B Jr,  
HINKLE D Allen,

Inventor(s):

MARTIN Joseph B Jr,  
HINKLE D Allen,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9918529 A1 19990415

Application: WO 98US19897 19981001 (PCT/WO US9819897)

Priority Application: US 97943284 19971003

Designated States: AU BR CA AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL  
PT SE

Publication Language: English

Fulltext Word Count: 11434

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... or no operational savings or efficiencies to the bank.

The effort to provide more home banking services has prompted a number of inventions that provide access to accounts through various modifications of pre-existing hardware that dial into payment networks or bank systems for processing transactions. These are described in U.S. Patent Numbers 5,025,373; 5,591,949; 5...

Claim

... principal portion of said mortgage obligation and a second one of said at least two different accounts at said at least one financial institution receives funds including an escrow portion of said mortgage obligation.

23 A method of electronically making a payment on a consumer debt obligation using an ATM transaction network comprising the steps of dividing the payment into at least a first portion and a second portion, and generating at least two electronic credits processed by said ATM transaction network

corresponding to said first portion and said second portion to transfer funds from a consumer account to at least two different accounts at a financial institution responsible for said at least one consumer debt obligation.

24 The method of claim 23...

11/3,K/53 (Item 42 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00435900 \*\*Image available\*\*

A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT

PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES

Patent Applicant/Assignee:

SUN MICROSYSTEMS INC,

Inventor(s):

CHANG Sheueling,  
ROCHETTI Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9826364 A1 19980618  
Application: WO 97US22479 19971208 (PCT/WO US9722479)  
Priority Application: US 96762710 19961209

Designated States: JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 6722

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

WHAT IS CLAIMED:

1. An **electronic financial transaction server**, associated with a **financial institution**, comprising:  
a memory for storing a **plurality of client account data**, each of a first subset of said client account data representing a payee associated with a payee client computer in communication with said **electronic financial transaction server**, each of a second subset of said client account data representing a payor associated...providing each of said payor client computers with an electronic communication capability for initiating said **electronic bills**.

20

11. A computer readable storage medium containing a computer code mechanism for use with an **electronic financial transaction server** associated with a **financial institution**, said computer code mechanism comprising:  
a **plurality of client account data**, each of a first subset of said client account data representing a payee associated with a payee client computer in communication with said **electronic financial transaction server**, each of a second subset of said client account data representing a payor associated...plurality of payee computer systems, each of said payee computer systems initiating one or more **electronic deposits**; and  
a **plurality of financial transaction servers**, each of said financial transaction servers associated with a **financial institution** and comprising:  
a memory for storing a **plurality of client account data**, each of a first subset of said client account data associated with one of...

11/3,K/54 (Item 43 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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.00358773 \*\*Image available\*\*

INTEGRATED FULL SERVICE CONSUMER BANKING SYSTEM AND SYSTEM AND METHOD FOR  
OPENING AN ACCOUNT  
SYSTEME BANCAIRE COMPLET ET INTEGRE ET SYSTEME ET PROCEDE D'OUVERTURE D'UN  
COMPTE

Patent Applicant/Assignee:

Bode Akintola03-Sep-03

CITIBANK N A,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9641287 A1 19961219  
Application: WO 96US8609 19960606 (PCT/WO US9608609)  
Priority Application: US 95473975 19950607  
Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU  
JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE  
SI SK TJ TT UA UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE  
IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 14176

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... system that includes a single customer  
account that permits a customer to perform various financial  
transactions including at least banking transactions and  
brokerage transactions ; a user interface means for allowing a  
customer to access the account from a plurality of different  
sources including at least an automatic teller machine, a  
phone and a personal teller transaction and means for  
presenting a consistent user interface substantially  
throughout each transaction

#### Claim

... financial system comprising:  
a single customer account that permits a customer to perform  
various financial transactions including at least banking  
transactions and brokerage transactions ; a user interface  
means for allowing a customer to access the account from a  
plurality of different sources including at least an automatic  
teller machine, a phone and a personal teller transaction ;  
means for presenting a consistent user interface substantially  
throughout each transaction regardless of the source

11/3,K/55 (Item 44 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00358772 \*\*Image available\*\*  
SYSTEM AND METHOD FOR CONDUCTING CASHLESS TRANSACTIONS ON A COMPUTER  
NETWORK

SYSTEME ET PROCEDE POUR EFFECTUER DES TRANSACTIONS ELECTRONIQUES SUR UN  
RESEAU D'ORDINATEURS

Patent Applicant/Assignee:  
MASTERCARD INTERNATIONAL INC,

Inventor(s):  
HOGAN Edward J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9641286 A1 19961219  
Application: WO 96US2854 19960229 (PCT/WO US9602854)  
Priority Application: US 95477438 19950607  
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MN MW MX NO NZ PL PT  
RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AT BE CH

DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE  
SN TD TG

Publication Language: English

Fulltext Word Count: 9812

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the

FSP of the reload and bills the user for the increase.  
Preferably, the issuer bank simultaneously transfers  
electronically the amount to the FSP which places the  
increased amount into a separate account out of which  
the amount of the transaction is withdrawn. That  
separate account referred to as a "pooled account" or a  
"float"



1/5/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01545215

**INTEGRATED PARACHUTE HARNESS SYSTEM  
SYSTEME INTEGRE DE HARNAIS POUR PARACHUTE**

**PATENT ASSIGNEE:**

Simula, Inc., (2676212), 2625 South Plaza Drive, Suite 1000, Tempe, AZ.  
85282, (US), (Applicant designated States: all)

**INVENTOR:**

DOUGLAS, David, Jay, 81 Garnet Drive, Leicester, NC 28748, (US)  
KING, Jr., Gary, Edward, 313 Mountain Alder Lane, Fletcher, NC 28732,  
(US)

TREXLER, Mark, Alexander, 1 Brae Burn Court, Arden, NC 28704, (US)

TRITT, Randy, 22 Willowick Drive, Asheville, NC 28803, (US)

PATENT (CC, No, Kind, Date):

WO 2002102661 021227

APPLICATION (CC, No, Date): EP 2002739389 020524; WO 2002US16465 020524

PRIORITY (CC, No, Date): US 297752 P 010614; US 105444 020326

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: B64D-001/00

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 030226 A2 International application. (Art. 158(1))

Application: 030226 A2 International application entering European  
phase

LANGUAGE (Publication,Procedural,Application): English; English; English

1/5/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00970145 \*\*Image available\*\*

**INTEGRATED PARACHUTE HARNESS SYSTEM  
SYSTEME INTEGRE DE HARNAIS POUR PARACHUTE**

**Patent Applicant/Assignee:**

SIMULA INC, 2625 South Plaza Drive, Suite 100, Tempe, AZ 85282, US, US  
(Residence), US (Nationality)

**Inventor(s):**

DOUGLAS David Jay, 81 Garnet Drive, Leicester, NC 28748, US,  
KING Jr Gary Edward, 313 Mountain Alder Lane, Fletcher, NC 28732, US,  
TREXLER Mark Alexander, 1 Brae Burn Court, Arden, NC 28704, US,  
TRITT Randy, 22 Willowick Drive, Asheville, NC 28803, US

**Legal Representative:**

GOTTS Lawrence J (et al) (agent), Shaw Pittman LLP, 1650 Tysons  
Boulevard, McLean, VA 22102-4859, US,

**Patent and Priority Information (Country, Number, Date):**

Patent: WO 2002102661 A2-A3 20021227 (WO 02102661)

Application: WO 2002US16465 20020524 (PCT/WO US0216465)

Priority Application: US 2001297752 20010614; US 2002105444 20020326

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Bode Akintola03-Sep-03

Main International Patent Class: B64D-017/30  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
    Detailed Description  
    Claims  
Fulltext Word Count: 5361

English Abstract

The disclosed integrated parachute harness system (100) has multiple points of resistance, thereby securing a wearer in three directions. The system further relates to an integrated system including a parachute harness (110), a survival vest (170) and a flotation collar (190).

French Abstract

Système integre de harnais pour parachute qui possede de multiples points de resistance, ce qui maintient la personne portant ledit harnais dans trois directions. La presente invention concerne encore un système integre qui comprend un harnais de parachute, un gilet de survie et une bouee de sauvetage.

Legal Status (Type, Date, Text)

Publication 20021227 A2 Without international search report and to be republished upon receipt of that report.  
Search Rpt 20030703 Late publication of international search report  
Republication 20030703 A3 With international search report.  
Republication 20030703 A3 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Set	Items	Description
S1	1	AU=(TRITT R? OR TRITT, R?)
S2	5840287	PLURAL? OR SEVERAL OR VARIOUS OR MANY OR MULTIPL? OR NUMER- OUS OR DIFFERENT? OR FIRST OR SECOND OR 1ST OR 2ND OR ANOTHER OR SEPARATE? OR DISPARATE?
S3	50839	ACCOUNT? ? OR (MUTUAL())FUND? ? OR ANNUITY OR FINANCIAL) (2N- ) (INFO OR INFORMATION OR DATA? ?)
S4	75724	BANK? OR FINANCIAL() INSTITUTION? OR S(1W)L OR SAVING?() LOA- N? ?
S5	3624182	COMPUTERI? OR AUTOMAT? OR ELECTRONIC? OR NETWORK? OR REALT- IME OR REAL() TIME OR SIMULTANEOUS?
S6	118528	TRANSACT? OR TRADE? ? OR TRADING OR UPDATE? OR UPDATING
S7	2960634	ACCESS? OR VIEW? OR SEE OR LOOK? OR DISPLAY? OR SEARCH? OR QUER?
S8	1945	S2(3N)S3
S9	169	S8(10N)S4
S10	108	S9 AND S5
S11	74	S10 AND (S6 OR S7)
S12	41	S11 AND IC=G06F-017/60

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Mar  
(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Apr(Updated 030804)  
(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200355  
(c) 2003 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209  
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1/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015051875 \*\*Image available\*\*  
WPI Acc No: 2003-112391/200310  
XRPX Acc No: N03-089445

Integrated parachute harness system incorporates survival vest and  
flotation collar and has multiple points of resistance to secure a wearer  
in three directions

Patent Assignee: SIMULA INC (SIMU-N)  
Inventor: DOUGLAS D J; KING G E; TREXLER M A; TRITT R  
Number of Countries: 096 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 2002102661	A2	20021227	WO 2002US16465	A	20020524	200310 B

Priority Applications (No Type Date): US 2002105444 A 20020326; US  
2001297752 P 20010614

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 2002102661	A2	E	20	B64D-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 2002102661 A2

NOVELTY - The system comprises an adjustable parachute harness  
assembly (110) with two main adjustable straps criss-crossing the  
user's back and connected at their main joints by at least two  
adjustable leg straps (130), an adjustable survival vest ensemble (160)  
with removable pockets and attached to the parachute harness, and a  
flotation collar fixed to the parachute harness. A parachute (200) is  
attached to the main straps at the user's front. Torso straps (150) run  
perpendicular to and connect to the harness straps.

USE - For aircrew.

ADVANTAGE - The harness is comfortable to wear, with few  
adjustments needed in use and properly distributing the loads on the  
user, allowing crew members to move freely and perform their jobs. The  
absence of flotation bladders, compressed gas canisters etc within the  
vest allows more room for survival gear, such as body mounted  
biological, chemical and radiological breathing and filtering  
apparatus. Avoids the need to don and doff multiple devices.

DESCRIPTION OF DRAWING(S) - The drawing shows a front perspective  
view of the parachute harness.

Parachute harness assembly (110)

Leg straps (130)

Survival vest (160)

Torso straps (150)

Parachute (200)

pp; 20 DwgNo 1/3

Title Terms: INTEGRATE; PARACHUTE; HARNESS; SYSTEM; INCORPORATE; SURVIVAL;  
VEST; FLOTATION; COLLAR; MULTIPLE; POINT; RESISTANCE; SECURE; WEAR; THREE  
; DIRECTION

Derwent Class: Q25

International Patent Class (Main): B64D-000/00

File Segment: EngPI

? t 12/5/all

12/5/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07483783 \*\*Image available\*\*  
ANOTHER ACCOUNT PROCESSING SYSTEM AND METHOD, AND PROGRAM THEREFOR

PUB. NO.: 2002-352301 [JP 2002352301 A]  
PUBLISHED: December 06, 2002 (20021206)  
INVENTOR(s): KURAYA SEIJI  
APPLICANT(s): OKI ELECTRIC IND CO LTD  
APPL. NO.: 2001-155176 [JP 20011155176]  
FILED: May 24, 2001 (20010524)  
INTL CLASS: G07D-009/00; G06F-017/60 ; G07F-019/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To perform a transaction processing in another account instructed by a customer.

SOLUTION: When the customer inserts a cash card 1, another account transaction setting part 38 of his own bank automatic transaction device 30 outputs transaction instruction information and another account selection notification to his own bank host computer 10 by another account selection and transaction selection of the customer. Another account transaction notifying part 13 of his own bank host computer 10 takes in another bank account specified information 22 stored in advance from his own bank customer data base 20 and outputs the information 22 together with the transaction instruction to another bank host computer. Therefore, another bank host computer specifies another account of another bank customer data base and executes the transaction processing.

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12/5/2 (Item 2 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07361951 \*\*Image available\*\*  
ELECTRONIC -MONETARY SYSTEM

PUB. NO.: 2002-230448 [JP 2002230448 A]  
PUBLISHED: August 16, 2002 (20020816)  
INVENTOR(s): ROSEN SHOLOM S  
APPLICANT(s): CITIBANK NA  
APPL. NO.: 2001-337157 [JP 20011337157]  
Division of 08-531976 [JP 96531976]  
FILED: April 19, 1996 (19960419)  
PRIORITY: 95 427287 [US 95427287], US (United States of America), April 21, 1995 (19950421)  
INTL CLASS: G06F-017/60 ; H04L-012/22

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic -monetary system which enables sure and safe transaction .

SOLUTION: This electronic -monetary system includes (1) a bank or financial institution 1200, coupled with a money generator device issuing

electronic money to a customer, (2) a corresponding bank which handles electronic money, (3) a transaction device 1186 which is used by a subscriber to store electronic money, to handle electronic money by an on-line system of the bank or in off-line transactions, (4) a teller device 1188, (5) a clearing bank which balances electronic money accounts of different issuing banks, (6) a data communication network 1198 which communicates with system components, and (7) security arrangement which maintains the integrity of the system and detects counterfeiting and tampering in the system. An embodiment of the invention includes a customer service module 1192 which links an account to a money module for accessing the bank and handles lost money claims.

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12/5/3 (Item 3 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07063398 \*\*Image available\*\*  
ELECTRONIC COMMERCE SETTLEMENT SYSTEM USING FINANCIAL ACCOUNT

PUB. NO.: 2001-291036 [JP 2001291036 .A]  
PUBLISHED: October 19, 2001 (20011019)  
INVENTOR(s): PAKU JUNHYON  
SEI GAKUKO  
APPLICANT(s): SAMSUNG SECURITIES CO LTD  
APPL. NO.: 2001-054298 [JP 20011054298]  
FILED: February 28, 2001 (20010228)  
PRIORITY: 00 200009779 [KR 20009779], KR (Korea) Republic of, February  
28, 2000 (20000228)  
INTL CLASS: G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To simultaneously perform an electronic commerce and a merchandise price settlement in a financial account when plural client users perform securities or bank transaction on a network.

SOLUTION: A financial institution server sets cooperating relation with plural electronic commerce servers and constructs data provided from the plural electronic commerce servers in a database. In the case that the client user connects communication to the financial institution server and desires the utilization of the electronic commerce, communication connection is advanced to the specified electronic commerce server and the utilization of the electronic commerce is made possible. Further, in the case that the user selects transfer by the account of the financial institution as the settlement means of the merchandise price of the electronic commerce, the settlement price is transferred to the side of the electronic commerce server, profit money generated by the electronic commerce is simultaneously provided from the side of the specified electronic commerce server and a part thereof is returned to the user.

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12/5/4 (Item 4 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07055371 \*\*Image available\*\*

DEPOSIT INFORMATION MANAGING SYSTEM, SYSTEM/METHOD FOR SETTLING CARD AND RECORDING MEDIUM

PUB. NO.: 2001-283006 [JP 2001283006 . A]  
PUBLISHED: October 12, 2001 (20011012)  
INVENTOR(s): TAKAHASHI ISAMU  
SATO FUMIJI  
APPLICANT(s): HIKARI TSUSHIN INC  
IB WEB KK  
APPL. NO.: 2000-128339 [JP 2000128339]  
FILED: April 27, 2000 (20000427)  
PRIORITY: 2000-015003 [JP 200015003], JP (Japan), January 24, 2000  
(20000124)  
INTL CLASS: G06F-017/60 ; G07G-001/12; G07G-001/14

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system which can be used for **electronic transaction** through the Internet, etc., more safely.

SOLUTION: The system consists of a bank 20 for issuing a credit card 16 in accordance with each account, a data managing server 11 for managing **account information** by each **plural sub-accounts** assigned to the accounts within the bank 20 and reflecting a credit **transaction amount** by the credit card 16 to deposit information every occurrence of **transaction**, a data managing server 12 for presenting deposit information of each sub-account to a user 91, a card company 50 for delivering and receiving information on the credit **transaction amount** through the bank 20 on every occurrence of the credit **transaction** of each credit card, and a settlement company 30 for reflecting the credit **transaction amount** using the card 16 in a specific virtual shopping mall 13 in the Internet 100 to the deposit information corresponding to each credit card directly.

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12/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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06982147 \*\*Image available\*\*

FINANCIAL ASSET UNITARY MANAGEMENT SYSTEM AND ITS METHOD

PUB. NO.: 2001-209721 [JP 2001209721 A]  
PUBLISHED: August 03, 2001 (20010803)  
INVENTOR(s): INAGAKI MASAYUKI  
APPLICANT(s): NEC CORP  
APPL. NO.: 2000-019028 [JP 200019028]  
FILED: January 27, 2000 (20000127)  
INTL CLASS: G06F-017/60 ; G06F-019/00; G07D-009/00; G07F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To **automatically** realize the unitary management of the collection, and evaluation analysis of information which can be collected through the home page of the Internet among **financial asset information** across **plural financial institutions**, and to return it to information for investment judgment.

SOLUTION: An individual customer performs **access** through the Internet 7 to a financial asset unitary managing function 10 provided by a provider 1 by an individual customer **access** function 2, and registers the ID

information of financial institutions 3a-3n in an ID ledger 8, and automatically patrols HP 4a-4n by using the ID information, and down-loads the asset balance of each financial institution 3a-3n or the like from the DB of the financial institution to an asset management ledger 9. The financial asset unitary managing function 10 obtains information changing from moment to moment among the financial asset information stored in the asset management ledger 9 from financial information institutions 6a-6n, and stores it in the pertinent area of the asset management ledger 9, and operates the summing-up and evaluation analysis of the financial assets of the individual customer, and obtains a state that the financial asset information can be read by the individual customer through the HP.

COPYRIGHT: (C)2001,JPO

12/5/6 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015507355 \*\*Image available\*\*  
WPI Acc No: 2003-569502/200353  
XRPX Acc No: N03-452824

Multi-account information storage device, stores credit accounts, bank accounts information of user and selects account for transaction while displaying accounts information

Patent Assignee: SKINNER J J (SKIN-I)

Inventor: SKINNER J J

Number of Countries: 098 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200356484	A1	20030710	WO 2001JP11375	A	20011225	200353 B

Priority Applications (No Type Date): WO 2001JP11375 A 20011225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200356484	A1	J	15	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200356484 A1

NOVELTY - The storage device includes a mobile phone (2) which stores the multiple accounts of a user such as credit accounts, bank accounts. A display unit (12) displays the information read by reading unit and an account selecting unit (14) selects an account for transaction.

USE - Account information storage on a mobile phone.

DESCRIPTION OF DRAWING(S) - The figure shows a structural view of the multiple account information storage device. (Drawing includes non-English language text).

electronic information storage unit (2)

display unit (12)

selecting unit (14)

pp; 15 DwgNo 1/4

Title Terms: MULTI; ACCOUNT; INFORMATION; STORAGE; DEVICE; STORAGE; CREDIT; ACCOUNT; BANK; ACCOUNT; INFORMATION; USER; SELECT; ACCOUNT; TRANSACTION; DISPLAY; ACCOUNT; INFORMATION



Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

12/5/7 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015491324 \*\*Image available\*\*  
WPI Acc No: 2003-553471/200352  
XRPX Acc No: N03-439335

Method for conducting electronic check transaction using Internet  
connection - capable of enhancing the security using electronic checks

Patent Assignee: LIFEJET TECHNOLOGY CO LTD (LIFE-N)

Inventor: CHANG K; LIN C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
TW 509859	A	20021111	TW 2001103742	A	20010220	200352 B

Priority Applications (No Type Date): TW 2001103742 A 20010220

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
TW 509859	A		G06F-017/60	

Abstract (Basic): TW 509859 A

NOVELTY - The invention provides a method with Internet connection to perform **electronic check transaction**, which is applied to an **electronic check transaction** system. The system includes a **transaction** center server and a bank account server. The method enables the buying user to use the buyer's computer to connect to the **transaction** center server through Internet for **transaction**. The **transaction** center server will generate an **electronic check** number and the bank account server via connection of leased line and will also generate an **electronic check** verification number, which corresponds to an **electronic check** number on one-on-one mapping relationship. After bank account server verifies the use of **electronic check** with the buying user the **electronic check** use procedure is completed. The **electronic check** number and the **electronic check** verification number used in the invention have double security protection. In addition, before the due day of payment date of the **electronic check**, the **transaction** center server conducts the examining procedure of **electronic check** for the buying user. After the examining procedure is done, the **bank account** server will **first** transfer the **transaction** amount of the **electronic check** to an examined protection account from the account of buying user. Upon due day of payment date, if the buying user has no objection against paying the **electronic check**, the **transaction** amount is transferred from the examined protection account to the selling user's account. As the above mechanism won't remit the amount to the account of a third party, the security using **electronic check** in the invention is further enhanced.

DwgNo 1/1

Title Terms: METHOD; CONDUCTING; **ELECTRONIC** ; CHECK; **TRANSACTION** ;  
CONNECT; CAPABLE; ENHANCE; SECURE; **ELECTRONIC** ; CHECK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/8 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015236342

WPI Acc No: 2003-297267/200329

Cyber account of bank

Patent Assignee: HA J J (HAJJ-I)

Inventor: HA J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002094190	A	20021218	KR 200032609	A	20000614	200329 B

Priority Applications (No Type Date): KR 200032609 A 20000614

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002094190	A		G06F-017/60	

Abstract (Basic): KR 2002094190 A

NOVELTY - A cyber account of a bank is provided to activate cyber transaction and general transaction by making a user create a bank account and combining an easy number with the number of the bank account.

DETAILED DESCRIPTION - The cyber bank account is made by using the resident registration number or the corporation registration number easy for the user to remember. The resident registration number of the user is added to the beginning or the end of a bank code number. For the corporation user, the corporation registration number is added to the beginning or the end of the bank code number. Since all the transactions in the Internet electronic commerce are referable, the details of the flow of the money in all the transactions are easy to check. Money is easily moved from the bank account of the user to the bank account of another user. Further, the inconvenience of using the cyber money is removed.

DwgNo 0/0

Title Terms: ACCOUNT; BANK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/9 (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015147148 \*\*Image available\*\*

WPI Acc No: 2003-207675/200320

Gateway system for notifying payment specification by using virtual bank account

Patent Assignee: CPOCKET.COM INC (CPOC-N)

Inventor: KIM G H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002081631	A	20021030	KR 200121193	A	20010419	200320 B

Priority Applications (No Type Date): KR 200121193 A 20010419

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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KR 2002081631 A 1 G06F-017/60

Abstract (Basic): KR 2002081631 A

NOVELTY - A payment specification notifying gateway system is provided to definitely classify payment specifications processed via a plurality of virtual bank accounts, and to transmit a payment specification to a corresponding seller so that the seller can make a real time check of a payment from a buyer.

DETAILED DESCRIPTION - The system comprises steps of a seller transmitting a request of opening virtual accounts of specific banks to a gateway(S1), the gateway transmitting the request of opening the virtual accounts to corresponding banks, and receiving the virtual accounts from the banks(S2), the gateway transmitting the received virtual accounts to the seller(S4), a buyer searching for a desired commodity in commodity information offered by the seller(S5), the buyer selecting a commodity to be purchased(S6), the seller storing a payment amount and an ID of the buyer at a database, and displaying the virtual accounts(S7), the buyer making a payment for the commodity by using one virtual account(S8), a bank, corresponding to the virtual bank, processing the payment and depositing the payment money at the virtual account(S9, S10), the bank transmitting the payment specification, for example, an account number, a payment amount, a payment date or an ID, to the gateway(S11), the gateway determining which seller is related to the transmitted payment specification(S12), the gateway transmitting the payment specification to a corresponding seller via an SMS(S13), the seller checking the payment specification and transmitting a payment completion message to a corresponding buyer via an SMS(S14, S15), and the seller transmitting a delivery order to a delivery service provider(S16).

pp; 1 DwgNo 1/10

Title Terms: GATEWAY; SYSTEM; NOTIFICATION; PAY; SPECIFICATION; VIRTUAL; BANK; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/10 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015105718 \*\*Image available\*\*

WPI Acc No: 2003-166235/200316

XRPX Acc No: N03-131306

Account settlement method for online transactions, involves indicating customer payment process selection to settlement center during approval by both customer and service provider

Patent Assignee: CHANG J S (CHAN-I); CHIANG M (CHIA-I); HOLMES-KINSELLA D (HOLM-I)

Inventor: CHANG J S; CHIANG M; HOLMES-KINSELLA D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020169713	A1	20021114	US 2001851553	A	20010508	200316 B

Priority Applications (No Type Date): US 2001851553 A 20010508

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020169713 A1 7 G06F-017/60

Abstract (Basic): US 20020169713 A1

NOVELTY - A customer identifier and a transaction amount are transmitted from a merchant (112) to a settlement center (110). A specific payment process is selected and indicated to the center by a customer (118). The center transmits the acquired information to a financial service provider (116) associated with the payment for receiving a transaction approval. An approval is then forwarded to the customer from the center.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for electronic transaction settlement system.

USE - For settling accounts related to various online transactions such as bank transactions through Internet, LAN, WAN.

ADVANTAGE - Prevents unauthorized access of customer account by merchant thereby excellent secrecy is maintained throughout the transaction. Avoids any inconvenience to customer due to transaction denial as customer is allowed to select a credit account from a desired service provider.

DESCRIPTION OF DRAWING(S) - The figure shows an outline block diagram of account settlement system..

Merchant (112)

Financial service provider (116)

Customer (118)

pp; 7 DwgNo 1/3

Title Terms: ACCOUNT; SETTLE; METHOD; TRANSACTION; INDICATE; CUSTOMER; PAY; PROCESS; SELECT; SETTLE; APPROVE; CUSTOMER; SERVICE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/11 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015025655 \*\*Image available\*\*

WPI Acc No: 2003-086172/200308

XRPX Acc No: N03-068432

Transactions schedule control system for financial institutions, updates and controls schedule of transactions to control transfer of fund between accounts of several financial institutions

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002342586	A	20021129	JP 2001149551	A	20010518	200308 B

Priority Applications (No Type Date): JP 2001149551 A 20010518

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002342586	A		17	G06F-017/60	

Abstract (Basic): JP 2002342586 A

NOVELTY - The stored schedule of financial transactions of a user with financial transactions is transferred between a user terminal and a financial institution through a network. The updating of the schedule is performed to control the fund transfer between the accounts of financial institutions. The schedule of transaction is edited so that the amount of fund transfer in a transaction is displayed at user terminal.

USE - Transaction schedule control system for financial institution such as bank, credit bank, etc.

ADVANTAGE - Enables user to confirm the transfer of fund and the schedule of transactions in several financial institutions easily without going to each bank.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of a transaction schedule control system. (Drawing includes non-English language text).

pp; 17 DwgNo 1/21

Title Terms: TRANSACTION ; SCHEDULE; CONTROL; SYSTEM; FINANCIAL;  
INSTITUTION; UPDATE ; CONTROL; SCHEDULE; TRANSACTION ; CONTROL;  
TRANSFER; FUND; ACCOUNT; FINANCIAL; INSTITUTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07D-009/00; G07F-019/00

File Segment: EPI

12/5/12 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014991310 \*\*Image available\*\*

WPI Acc No: 2003-051825/200305

XRPX Acc No: N03-041124

Accounts management method for enterprise, involves transmitting automatic change request to main transaction bank, when depositor pays notified amount to main transaction bank

Patent Assignee: RICOH KK (RICO )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002288441	A	20021004	JP 200189123	A	20010327	200305 B

Priority Applications (No Type Date): JP 200189123 A 20010327

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002288441	A		10	G06F-017/60	

Abstract (Basic): JP 2002288441 A

NOVELTY - A payment notification is transmitted to a depositor's side PC from main transaction bank through a network . When the depositor pays the amount to the main transaction bank, an automatic change request is transmitted to the main transaction bank from the depositor, so that automatic change of the total amount or a portion of the amount paid to the bank is transferred to the account of another transaction bank .

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Accounts management system;
- (2) Accounts management program; and
- (3) Recording medium storing accounts management program.

USE - For managing accounts of enterprise in several transaction banks .

ADVANTAGE - Performs automatic transfer to payment place from transaction bank with less time and effort.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the accounts management method. (Drawing includes non-English language text).

pp; 10 DwgNo 2/5

Title Terms: ACCOUNT; MANAGEMENT; METHOD; TRANSMIT; **AUTOMATIC** ; CHANGE;  
REQUEST; MAIN; **TRANSACTION** ; BANK; DEPOSIT; PAY; NOTIFICATION; AMOUNT;  
MAIN; **TRANSACTION** ; BANK  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

12/5/13 (Item 8 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014795280 \*\*Image available\*\*  
WPI Acc No: 2002-615986/200266

**Online transaction relay system for virtual reality games**

Patent Assignee: KANG S H (KANG-I)

Inventor: KANG S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002023903	A	20020329	KR 200186627	A	20011228	200266 B

Priority Applications (No Type Date): KR 200186627 A 20011228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002023903	A		1	G06F-017/60	

Abstract (Basic): KR 2002023903 A

NOVELTY - An online **transaction** relay system for virtual reality games is provided to mutually exchange characters and items to be converted to different game servers with connection characters and connection items, so that a user can participate in various games according to the user's proficiency, as well as previously preventing illegal actions by rationally exchange the characters and the items for each game server through a relay server.

DETAILED DESCRIPTION - An online **transaction** relay system shares many game manufacturers, servers of the game manufacturers, accounts of the servers, characters and items of the accounts in a database to construct an online relay server(S1). The relay system registers many member accounts having self IDs and passwords in the relay server, and opens many personal **bank** accounts having self product lists(S2). The relay system constructs many **transaction** input units for sequentially inputting transfer products to members, and constructs a relay bank having many transfer product list windows of the **transaction** input units as well as a transfer product list window of a registered member(S3). The relay system forms an information exchanger for supplying product exchanging intentions between both parties, and forms a product list transmitter for transferring self transfer product lists to the personal banks according to the product exchanging intentions. The relay system forms a mutual **transaction network** by deleting self products whose lists are transferred, from a self account for a corresponding game manufacturer, and by adding the products to an account of other party(S4).

pp; 1 DwgNo 1/10

Title Terms: **TRANSACTION** ; RELAY; SYSTEM; VIRTUAL; GAME  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

12/5/14 (Item 9 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014727668 \*\*Image available\*\*  
WPI Acc No: 2002-548372/200258  
XRPX Acc No: N02-434155

On-line payment transfer and identity management system for  
person-to-person on-line banking that allows consumers to send and  
receive money in real - time

Patent Assignee: CERTAPAY INC (CERT-N)

Inventor: FLEISHMAN J; FUERSTENBERG Z

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200259847	A1	20020801	WO 2002CA107	A	20020125	200258 B
CA 2332656	A1	20020726	CA 2332656	A	20010126	200262

Priority Applications (No Type Date): CA 2332656 A 20010126

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200259847 A1 E 60 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU  
ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

CA 2332656 A1 E G07F-019/00

Abstract (Basic): WO 200259847 A1

NOVELTY - A central clearing facility (CCF) co-ordinates and  
manages payments for users through partner financial institutions .  
Customers initiate payments within their on-line bank accounts ,  
without setting up separate accounts profiles and passwords. The  
CCF is invisible, and allows the customer to access the bank's  
delivery channel.

DETAILED DESCRIPTION.- The customer may select a recipient from a  
list of past payees or enter a new recipient, specify a payment amount,  
an expiry date and the account from which to draw the funds, and  
optionally write a personalized message. The customer receives  
immediate confirmation of the transaction , following which an e-mail  
message is sent to the recipient advising of payment with links to  
various methods of collection. An INDEPENDENT CLAIM is included for a  
method.

USE - As a person-to-person (P2P) payment platform and identity  
management system for online banking.

ADVANTAGE - Allows consumers to send and receive money in real -  
time ; with no special registration outside of the users' existing  
banking relationship, and under the security, brand and control of  
their own respective banks.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram  
of the system.

pp; 60 DwgNo 5b/21

Title Terms: LINE; PAY; TRANSFER; IDENTIFY; MANAGEMENT; SYSTEM; PERSON;

PERSON; LINE; BANK; ALLOW; CONSUME; SEND; RECEIVE; MONEY; REAL; TIME

Derwent Class: T01; T05

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): G06F-017/60 ; H04L-012/16

File Segment: EPI

12/5/15 (Item 10 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014631670 \*\*Image available\*\*

WPI Acc No: 2002-452374/200248

Electronic payment method using phone number

Patent Assignee: KOREA TELECOM (KOTE-N)

Inventor: HAN D I

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002002938	A	20020110	KR 200037306	A	20000630	200248 B

Priority Applications (No Type Date): KR 200037306 A 20000630

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002002938	A	1	G06F-017/60	

Abstract (Basic): KR 2002002938 A

NOVELTY - An electronic payment method using a telephone number is provided to increase the convenience of a user by enabling the user to perform a financial transaction through another person's phone number in any place using a wire/wireless communication terminal even though the user doesn't know another person's secret information.

DETAILED DESCRIPTION - A transmitter inputs a phone number to a payment processing server(401). An information broadcasting necessary for processing a payment and a processing menu are transmitted to the transmitter(402). The transmitter inputs a phone number a receiver who wants to process a payment can receive(403). The transmitter inputs a bank, an account number and an amount of money to be transferred(404). The transmitter inputs a secret password(405). In case that the transmitter inputs the receiver's phone number, the payment processing server enables the transmitter to confirm contents inputted(406). In addition, the payment processing server encodes and stores parts relevant to the contents in a processing item database(407). The payment processing server calls the receiver based on the receiver's phone number stored(408). The payment processing server confirms whether the receiver receives a call(409). In case that the receiver receives the call, information on transfer items is reported to the receiver(410). The receiver inputs a password according to the information broadcasting(411). It is confirmed whether the receiver's financial information stored in the server(412). In case that the receiver determines to transfer money to another person's account, the money is transferred to a bank requested by the receiver(413).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC ; PAY; METHOD; TELEPHONE; NUMBER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/16 (Item 11 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014605274 \*\*Image available\*\*



WPI Acc No: 2002-425978/200245  
Related WPI Acc No: 2002-590358  
XRPX Acc No: N02-334971

Computerized financial transaction method used in banks , involves  
depositing assets withdrawn from one account to another account ,  
when two accounts have common account holder

Patent Assignee: CASHEDGE INC (CASH-N)

Inventor: DHEER S; DILIP V

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200225534	A2	20020328	WO 2001US27433	A	20010905	200245 B
AU 200188708	A	20020402	AU 200188708	A	20010905	200252
GB 2384084	A	20030716	WO 2001US27433	A	20010905	200347
			GB 20036433	A	20030320	

Priority Applications (No Type Date): US 2000665919 A 20000920

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200225534	A2	E	67	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200188708	A	G06F-017/60	Based on patent WO 200225534
GB 2384084	A	G06F-017/60	Based on patent WO 200225534

Abstract (Basic): WO 200225534. A2

NOVELTY - Assets withdrawn from one account at specific payment  
**network** are deposited to another account at a payment **network**  
different from the prior one, when the two accounts have a common  
account holder.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the  
following:

(a) One/more computer-readable memories storing financial  
transaction program;

(b) Financial management apparatus

USE - In financial institutions like banks, savings and loans,  
credit unions, mortgage companies, lending companies and for stock  
brokers, for **transaction** in asset accounts like savings accounts,  
debt accounts like credit card and mortgage accounts, home equity  
loans, overdraft protection, other loans, margin accounts, personal  
loans, for money market accounts, checking accounts, certificates of  
deposit, mutual funds, bonds and equities.

ADVANTAGE - Fund transfers are initiated to **automatically** execute  
the recommended fund adjustments, if initiated by the user.

DESCRIPTION OF DRAWING(S) - The figure illustrates a **network** like  
Internet using which various servers, computing devices and financial  
management systems exchange data.

pp; 67 DwgNo 1/19

Title Terms: COMPUTER; FINANCIAL; **TRANSACTION** ; METHOD; BANK; DEPOSIT;  
WITHDRAW; ONE; ACCOUNT; ACCOUNT; TWO; ACCOUNT; COMMON; ACCOUNT; HOLD

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/17 (Item 12 from file: 350)

Bode Akintola03-Sep-03

DIALOG(R)File 350:Derwent WPIX  
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014537330 \*\*Image available\*\*

WPI Acc No: 2002-358033/200239

Method for transferring free account

Patent Assignee: LEE J G (LEEJ-I)

Inventor: LEE J G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001086646	A	20010915	KR 200010294	A	20000302	200239 B

Priority Applications (No Type Date): KR 200010294 A 20000302

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001086646	A		1	G06F-017/60	

Abstract (Basic): KR 2001086646 A

NOVELTY - A method for transferring a free account is provided to give convenience to users by making account transfer to all banks carried out in free after going through an authentication procedure in a free account transfer site.

DETAILED DESCRIPTION - A user accesses a free account transfer site and inputs his personal information to become a member. If the user requests free account transfer after inputting his account number and password, an account number for transfer and an amount of transfer money, the free account transfer site receives the user's free account transfer request. The free account transfer site transmits the user's free account transfer information to a common bank network so that the transfer money withdrawn from the user's bankbook first can be deposited to a bank account opened in the site and then can be deposited to the account number for transfer after being withdrawn from another bank account opened in the site. The free account transfer site informs the user of a transfer processing result.

pp; 1 DwgNo 1/10

Title Terms: METHOD; TRANSFER; FREE; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/18 (Item 13 from file: 350).

DIALOG(R)File 350:Derwent WPIX

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014396125 \*\*Image available\*\*

WPI Acc No: 2002-216828/200227

XRPX Acc No: N02-166227

Electronic payment effectuation system using e-commerce, maintains electronic account for customers of specified bank and transfers funds between electronic accounts of customer based on received command

Patent Assignee: JPMORGAN CHASE BANK (JPMO-N); JP MORGAN CHASE BANK (JPMO-N); CHASE MANHATTAN BANK (CHAS-N)

Inventor: BURNEY J; D'AGOSTINO V; HOFFMAN A; O'LEARY D; RE S R

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200199019	A1	20011227	WO 2001US20029	A	20010622	200227 B
AU 200168692	A	20020102	AU 200168692	A	20010622	200230

US 20020077978 A1 20020620 US 2000213423 P 20000622 200244  
 US 2000250495 P 20001201  
 US 2001886916 A 20010621  
 EP 1309933 A1 20030514 EP 2001946675 A 20010622 200333  
 WO 2001US20029 A 20010622

Priority Applications (No Type Date): US 2001886916 A 20010621; US  
 2000213423 P 20000622; US 2000250495 P 20001201

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200199019 A1 E 103 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
 CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
 KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
 RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200168692 A G06F-017/60 Based on patent WO 200199019

US 20020077978 A1 G06F-017/60 Provisional application US 2000213423

Provisional application US 2000250495

EP 1309933 A1 E G06F-017/60 Based on patent WO 200199019

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
 LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200199019 A1

NOVELTY - An account system maintains **electronic** accounts for  
 customers of a bank (1230). An interface (1175) connected to account  
 system and **bank**, **transacts** financial information relating to  
**electronic** account and demand deposit **account** of customer. **Another**  
 interface (1206) connected to account system, accepts command to  
 transfer funds from **electronic** account of one customer to another.

USE - For effectuating **electronic** payments using e-commerce.

ADVANTAGE - Since the sensitive information is not carried over the  
**network**, the level of security is enhanced and the **transaction**  
 cost, fraud and credit losses are reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of  
**electronic** payment effectuation system.

Interfaces (1175,1206)

Bank (1230)

pp; 103 DwgNo 12/15

Title Terms: **ELECTRONIC**; PAY; SYSTEM; MAINTAIN; **ELECTRONIC**; ACCOUNT;  
 CUSTOMER; SPECIFIED; BANK; TRANSFER; FUND; **ELECTRONIC**; ACCOUNT;  
 CUSTOMER; BASED; RECEIVE; COMMAND

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/19 (Item 14 from file: 350).

DIALOG(R)File 350:Derwent WPIX

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014244310 \*\*Image available\*\*

WPI Acc No: 2002-065010/200209

XRPX Acc No: N02-048406

**Electronic claim payment management processing system for online  
 shopping, sends payment claim information to financial institution for  
 deposit or withdrawal of money from user's account**

Patent Assignee: DEUT BANK AG (DEBA-N); NTT DATA TSUSHIN KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001319052	A	20011116	JP 2000139065	A	20000511	200209 B

Priority Applications (No Type Date): JP 2000139065 A 20000511

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001319052	A	4	G06F-017/60	

Abstract (Basic): JP 2001319052 A

NOVELTY - A payment management server (2) produces a claim notification and sends it to a user terminal (5) through network (6), based on bill information from a storage enterprise server (7). A routing server (1) receives payment claim information and sends it to a host (10) of financial institution for deposit or withdrawal of money from user's account. The payment completion information is sent to the server (2).

USE - For transaction between accounts of various financial institutions for handling payment during online shopping.

ADVANTAGE - The time for remittance and payment is reduced, as the remittance from an account to another account is processed in a simple way, to provide credit details immediately.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic claim payment system.

Routing server (1)  
Payment management server (2)  
User terminal (5)  
Network (6)  
Storage enterprise (7)  
Host (10)

pp; 4 DwgNo 1/1

Title Terms: ELECTRONIC ; CLAIM; PAY; MANAGEMENT; PROCESS; SYSTEM;  
SHOPPING; SEND; PAY; CLAIM; INFORMATION; FINANCIAL; INSTITUTION; DEPOSIT;  
WITHDRAW; MONEY; USER; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/20 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014213274 \*\*Image available\*\*

WPI Acc No: 2002-033971/200204

Related WPI Acc No: 2000-475289

XRPX Acc No: N02-026175

Computerized financial transaction execution method e.g. in bank, involves issuing limited-use account number which is activated and deactivated based on request from accounts holder for funds transfer

Patent Assignee: GEPHART B R (GEPH-I); GEPHART P D (GEPH-I)

Inventor: GEPHART B R; GEPHART P D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010047330	A1	20011129	US 98205416	A	19981202	200204 B
			US 2001918781	A	20010731	

Priority Applications (No Type Date): US 2001918781 A 20010731; US 98205416

A 19981202  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
US 20010047330 A1 15 G06F-017/60 CIP of application US 98205416  
Abstract (Basic): US 20010047330 A1

NOVELTY - A limited-use account number is issued for an existing account with the account issuer, which is activated only on request from the account holder using a **transaction** card, initiating a communication with issuer. The funds transfer is carried out corresponding to authorization made by account holder. The limited-use of the account number is deactivated for preventing it from usage until next request is activated by account holder.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method for enabling an **account** number issued by **another financial institution** to be used to execute a financial **transaction** under limited conditions.

USE - For executing a financial **transaction** in accounts maintained by holders with account issuers e.g. bank.

ADVANTAGE - The deactivation of limited-use account number, permits the account holder to divulge the account number with a significantly reduced apprehension that an unauthorized person is able to gain **access** to funds in the account.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram at account issuer side.

pp; 15 DwgNo 2/7

Title Terms: FINANCIAL; **TRANSACTION**; EXECUTE; METHOD; BANK; ISSUE; LIMIT; ACCOUNT; NUMBER; ACTIVATE; DEACTIVATE; BASED; REQUEST; ACCOUNT; HOLD; FUND; TRANSFER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/21 (Item 16 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014211436 \*\*Image available\*\*

WPI Acc No: 2002-032133/200204

**System and method of electronic financial payment system**  
Patent Assignee: NEXBITEC CO LTD (NEXB-N); NEXBITEC CO (NEXB-N)  
Inventor: YANG J C  
Number of Countries: 001 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001068209	A	20010723	KR 200039441	A	20000711	200204 B
KR 346075	B	20020724	KR 200039441	A	20000711	200308

Priority Applications (No Type Date): KR 200039441 A 20000711

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001068209	A		1	G06F-017/60	
KR 346075	B			G06F-017/60	Previous Publ. patent KR 2001068209

Abstract (Basic): KR 2001068209 A

NOVELTY - A system and a method of an **electronic financial payment system** are provided to reduce cost for payment and receipt of money, by remitting purchase money received from a buyer's **account** to the **first payment account** of a **bank**, and remitting sale money from a seller to the **second payment account** thereof, on a basis of

**transaction** information and registration information of each company.

DETAILED DESCRIPTION - A **transaction** server(10) enables a plurality of buyers and sellers to get service via client computers(60,70). An **electronic** financial payment system(20) receives the **transaction** information from the **transaction** server(10), and transmits details of processed **transaction**. A plurality of banks(30a,30b,30c) performs the payment and receipt of money in response to a request from the **electronic** financial payment system(20). A financial payment office(40) includes a SWIFT **network** for international **transaction** and an online process between banks.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; **ELECTRONIC** ; FINANCIAL; PAY; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/22 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014203489 \*\*Image available\*\*

WPI Acc No: 2002-024186/200203

**Method and apparatus for demanding remittance/fund using telephone number**

Patent Assignee: KORAM BANK (KORA-N)

Inventor: KIM D S; KIM J G; LIM S U; LIM S W

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001068049	A	20010713	KR 200120492	A	20010417	200203 B
KR 370598	B	20030205	KR 200120492	A	20010417	200340

Priority Applications (No Type Date): KR 200120492 A 20010417

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2001068049	A		1	G06F-017/60	
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KR 370598	B			G06F-017/60	Previous Publ. patent KR 2001068049
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Abstract (Basic): KR 2001068049 A

NOVELTY - A method and apparatus for demanding a remittance/fund using a telephone number is provided to register an account related to a telephone number and to register finally the account for performing a financial **transaction** using the telephone number.

DETAILED DESCRIPTION - A remitter communication unit or a collector communication unit is connected to a communication company server(303) through a wire/wireless telephone **network** or the Internet **network**. The communication company server(303) has a client DB(304) and judges whether a telephone number provided from a remitter or a collector is identified with a telephone number registered in an actual communication company and whether the remitter or the collector has a normal using right. The communication company server(303) is connected to a bank server(305) and transmits **transaction** contents information received from the remitter or the collector etc. to the bank server(305). The bank server(305) compares the transmitted information with account information in a client DB(306) and confirms whether the remitter or the collector has a normal using right. If the remitter or the collector has a normal using right, the **transaction** is processed based on the **transaction** information contents. If the remitter or the collector has an account in another financial institution, the above process is performed between different financial institution

**accounts .**

pp; 1 DwgNo 1/10

Title Terms: METHOD; APPARATUS; DEMAND; FUND; TELEPHONE; NUMBER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/23 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014129523

WPI Acc No: 2001-613733/200171

XRPX Acc No: N01-458164

**Arbitrary account selling system for electronic commercial transactions in financial institution, provides account number and set fixed amount for electronic memory medium**

Patent Assignee: HAMA Y (HAMA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001216442	A	20010810	JP 200153130	A	20010123	200171 B

Priority Applications (No Type Date): JP 200153130 A 20010123

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001216442	A		3	G06F-017/60	

JP 2001216442 A 3 G06F-017/60

Abstract (Basic): JP 2001216442 A

NOVELTY - A financial institution sets a fixed amount for financial account of an **electronic** memory medium and provides an account number for the **electronic** memory medium. An **electronic** commercial **transaction** is settled using the memory medium, until the set fixed amount becomes zero.

USE - For **electronic** commercial **transactions** in financial institution through internet, using credit card, money card like debit card.

ADVANTAGE - Since **separate** account number is provided for each **electronic** memory medium by the **financial institution**, the fraud and illegal exploitation of the card number is avoided. As the fixed amount is set to each medium, it is arbitrarily sold as goods for unspecified persons. The number input operation is avoided and hence it is easy to use.

pp; 3 DwgNo 0/0

Title Terms: ARBITRARY; ACCOUNT; SELL; SYSTEM; **ELECTRONIC** ; COMMERCIAL;

**TRANSACTION** ; FINANCIAL; INSTITUTION; ACCOUNT; NUMBER; SET; FIX; AMOUNT;

**ELECTRONIC** ; MEMORY; MEDIUM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07D-009/00; G07F-019/00

File Segment: EPI

12/5/24 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014122967 \*\*Image available\*\*

WPI Acc No: 2001-607179/200169

XRPX Acc No: N01-453255

Electronic payment method e.g. for card-based electronic payment systems, which concurrently displaying multiple account codes from different financial institutions

Patent Assignee: MERSKY D (MERS-I)

Inventor: MERSKY D

Number of Countries: 021 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200157772	A1	20010809	WO 2001US3752	A	20010205	200169 B

Priority Applications (No Type Date): US 2000180559 P 20000204; US 2000180452 P 20000204

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200157772	A1	E	21	G06F-017/60	

Designated States (National): CA US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

Abstract (Basic): WO 200157772 A1

NOVELTY - A third party (30) provides a vendor (20) with immediate payment (32), bills the customers (10), while still providing the vendor (20) with a substantial upside benefit for customers (10) that settle their accounts in a desirable fashion. The methods can be conveniently implemented using an improved hand carried **electronic transaction** device that concurrently displays different account codes.

DETAILED DESCRIPTION - INDEPENDENT CLAIM is also included for the following: improved hand carried **electronic transaction** device

USE - For card-based **electronic** payment systems e.g. for doctors, dentists, and other professionals.

ADVANTAGE - The multiple account codes can facilitate payment in many different ways. Both codes can be credit card numbers, and alternatively or additionally, one of the codes can relate to an account that bills the customer, while having primary recourse to the vendor. The two account codes are concurrently displayed on the magnetic stripe of a credit card. The vendor may communicate financial details of the **transaction** to the funding entity using a public packaged switched **network**. Where insurance is involved, the vendor may advantageously communicate insurance information related to the **transaction** along with, or substantially at the same time as, the financial information is being transmitted.

DESCRIPTION OF DRAWING(S) - The diagram shows the process **transaction**

funding entity (30)

vendor (20)

customers (10)

payment (32)

pp; 21 DwgNo 3/4

Title Terms: **ELECTRONIC ; PAY; METHOD; CARD; BASED; ELECTRONIC ; PAY; SYSTEM; CONCURRENT; DISPLAY ; MULTIPLE; ACCOUNT; CODE; FINANCIAL; INSTITUTION**

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/25 (Item 20 from file: 350)  
DIALOG(R)File 350:Derwent WPIX

Bode Akintola03-Sep-03



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014096488 \*\*Image available\*\*

WPI Acc No: 2001-580702/200165

XRPX Acc No: N01-432476

Trade finance automation system for financial institution,  
automatically adjusts credit-limits database to reflect open account to  
buyer, if individual voice in account receivable database meets various  
criteria

Patent Assignee: EXPORT FINANCE SYSTEMS INC (EXPO-N)

Inventor: MARTIN R S; OLSEN J G

Number of Countries: 086 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200126017	A2	20010412	WO 2000US2992	A	20000203	200165 B
AU 200035906	A	20010510	AU 200035906	A	20000203	200165
EP 1221116	A2	20020710	EP 2000914526	A	20000203	200253
			WO 2000US2992	A	20000203	

Priority Applications (No Type Date): US 99412042 A 19991004

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200126017 A2 E 26 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200035906 A G06F-017/60 Based on patent WO 200126017

EP 1221116 A2 E G06F-017/60 Based on patent WO 200126017

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200126017 A2

NOVELTY - An invoice data entry system accesses credit-limits  
database and flags an individual invoice to pre-qualified buyer,  
according to credit limits and accounts receivable financial limit  
information. If individual invoice in the accounts receivable  
database meets various criteria and is sold to financial  
institution, credit-limits database is automatically adjusted to  
reflect an open account to buyer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the  
following:

(a) Client/server multi user trade finance system;

(b) Internet-based trade finance automation system

USE - For financial institutions, credit insurance underwriters,  
insurance brokers.

ADVANTAGE - Provides real - time rule-checking of invoices  
according to policy, credit agreements, buyer and destination country  
limits, as collections are received, credit capacity is freed up for  
particular policies, buyers, and destination countries.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of  
trade finance automation system.

pp; 26 DwgNo 2/6

Title Terms: TRADE ; FINANCIAL; AUTOMATIC ; SYSTEM; FINANCIAL;

INSTITUTION; AUTOMATIC ; ADJUST; CREDIT; LIMIT; DATABASE; REFLECT; OPEN;

ACCOUNT; BUY; INDIVIDUAL; VOICE; ACCOUNT; RECEIVE; DATABASE; VARIOUS;

CRITERIA

Derwent Class: T01

International Patent Class (Main): G06F-017/60  
File Segment: EPI

12/5/26 (Item 21 from file: 350)  
DIALOG(R) File 350: Derwent WPIX  
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013966975 \*\*Image available\*\*  
WPI Acc No: 2001-451189/200148  
XRPX Acc No: N01-334086

Balance tallying automatic processing system for bank accounts  
Patent Assignee: FUJITSU LTD (FUJIT )  
Inventor: NAKAZIMA M  
Number of Countries: 002 Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200113316	A1	20010222	WO 99JP4437	A	19990818	200148 B
US 20020073031	A1	20020613	WO 99JP4437	A	19990818	200243
			US 200268844	A	20020211	
JP 2001517337	X	20030311	WO 99JP4437	A	19990818	200319
			JP 2001517337	A	19990818	

Priority Applications (No Type Date): WO 99JP4437 A 19990818

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200113316	A1	J	30	G06F-019/00	
Designated States (National): JP US					
US 20020073031	A1			G06F-017/60	Cont of application WO 99JP4437
JP 2001517337	X			G06F-019/00	Based on patent WO 200113316

Abstract (Basic): WO 200113316 A1

NOVELTY - A medium data reading unit reads the bank code and the account number from a medium. If the bank code is recorded in a first memory and the account number is recorded in a second memory, the medium is returned to the customer; or if they are not recorded, the medium data reading unit records them on the medium and then the medium is returned to the customer.

USE - Balance tallying automatic processing system for bank accounts

DESCRIPTION OF DRAWING(S) - Host computer (1)  
Operation panel/touch panel (2a)  
Card reader/receipt printer (2b)  
Bank note processing unit (2c)  
Memory (2e)  
Account data storage (11)  
Unit for extracting balance included in account data (12)  
Unit for detecting minus balance (13)  
Unit for detecting blank (14)  
Display unit (21)  
Input unit (22)  
Medium data reading unit (23)  
Printing data editing unit (24)  
Printing unit (25)  
Memory 1 (26)  
Memory 2 (27)  
Memory 3 (28)  
Memory 4 (29)  
pp; 30 DwgNo 1/12

Title Terms: BALANCE; AUTOMATIC ; PROCESS; SYSTEM; BANK; ACCOUNT  
Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G06F-019/00  
International Patent Class (Additional): G07F-019/00  
File Segment: EPI

12/5/27 (Item 22 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013945983 \*\*Image available\*\*  
WPI Acc No: 2001-430196/200146

**Method for managing a plurality of real account over internet**

Patent Assignee: IBANK SYSTEMS (IBAN-N)

Inventor: PARK S U

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000457	A	20010105	KR 200057759	A	20000930	200146 B

Priority Applications (No Type Date): KR 200057759 A 20000930

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001000457	A		1	G06F-017/60	

Abstract (Basic): KR 2001000457 A

NOVELTY - An account management method is provided to allow a user to manage a plurality of real accounts by making one integrated account over the internet so that it can process a payment of public taxes or a change of an automatic payment information on one screen.

DETAILED DESCRIPTION - An account management method comprises the steps of allowing a user to access an internet banking service, pass a member approval and request an integrated account management service(200), the user sequentially inputting a plurality of account information according to questions offered by the internet banking system, the internet banking system obtaining account information from account information database in a corresponding banking system via passing an approval process, storing the account information in an account server, and outputting the account information on a screen of the user computer(210), the internet banking system checking a registration of the integrated account, giving the user a password and a user id, and storing the password and user id(220).

pp; 1 DwgNo 1/10

Title Terms: METHOD; MANAGE; PLURAL; REAL; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/28 (Item 23 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013667066 \*\*Image available\*\*  
WPI Acc No: 2001-151278/200116  
XRPX Acc No: N01-111229

**Electronic financial transaction system transmits user financial information added with first order data with transaction information and mobile ID data, to financial institution after confirming transaction demand**

Patent Assignee: NETBANK SERVICE KK (NETB-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000311209	A	20001107	JP 99121775	A	19990428	200116 B

Priority Applications (No Type Date): JP 99121775 A 19990428

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2000311209	A	54	G06F-019/00	

Abstract (Basic): JP 2000311209 A

NOVELTY - In mobile terminal (2) of user, input financial transaction information is added with mobile ID data and transmitted to mobile center (3) as first order data. At center, transaction demand is confirmed and relevant financial information of user is added with transmitted data, that is transmitted to financial institution system where financial information processing is done by accessing financial database.

DETAILED DESCRIPTION -- INDEPENDENT CLAIMS are also included for the following:

- (a) electronic credit card system;
- (b) transaction agency system

USE - Electronic financial transaction system.

ADVANTAGE - Extremely convenient electronic financial transaction system is realizable in extensive range using communication network such as internet.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of electronic financial transaction system.

Mobile terminal (2)

Mobile center (3)

pp; 54 DwgNo 1/15

Title Terms: ELECTRONIC ; FINANCIAL; TRANSACTION ; SYSTEM; TRANSMIT; USER ; FINANCIAL; INFORMATION; ADD; FIRST; ORDER; DATA; TRANSACTION ; INFORMATION; MOBILE; ID; DATA; FINANCIAL; INSTITUTION; AFTER; CONFIRM; TRANSACTION ; DEMAND

Derwent Class: P85; T01; T05; W01; W02

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60 ; G09C-001/00;

H04Q-007/38

File Segment: EPI; EngPI

12/5/29 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013491899 \*\*Image available\*\*

WPI Acc No: 2000-663842/200064

XRPX Acc No: N00-491868

Electronic money storage and transfer system, has telecommunication receptacle in portable electronic wallet to receive telecommunication plug or connecting portable electronic wallet to other money storage

Patent Assignee: SNAVELY J D (SNAV-I)

Inventor: SNAVELY J D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6112984	A	20000905	US 97837496	A	19970314	200064 B
			US 99332205	A	19990612	

Priority Applications (No Type Date): US 99332205.A 19990612; US 97837496 A 19970314

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 6112984 A 19 G06F-017/60 CIP of application US 97837496

Abstract (Basic): US 6112984 A

NOVELTY - A telecommunication receptacle receives a telecommunication plug for connecting a portable **electronic** wallet (20) directly to other **electronic** money storage and **electronic** money transfer devices. An interface unit in the wallet (20) interfaces with money locations of the wallet which respectively store account identifications number and **electronic** money transferred from the financial institution.

DETAILED DESCRIPTION - The portable **electronic** wallet includes **separate** memories for storing **account** identification number and has storing **electronic** money transferred from the **financial** institution to the portable **electronic** wallet. A modem incorporated in the portable electric wallet **accesses** the financial account in the financial institution using account identification number stored in one of the memory locations, to transfer a selected quantity of the **electronic** money from the financial quantity in the financial institution into another set of memory locations of the portable **electronic** wallet. An INDEPENDENT CLAIM is also included for **electronic** wallet.

USE - For storing information related to number of financial transactions in **electronic** wallet.

ADVANTAGE - Provides **electronic** wallet for enabling funds transfer that is a stand-above repository of **electronic** money connectable to a wide variety of **electronic** money exchange devices without having to be on-line with a financial institution during transaction .

DESCRIPTION OF DRAWING(S) - The figure shows the perspective view of **electronic** wallet.

Portable **electronic** wallet (20)

pp; 19 DwgNo 3/9

Title Terms: **ELECTRONIC** ; **MONEY**; **STORAGE**; **TRANSFER**; **SYSTEM**;  
**TELECOMMUNICATION**; **RECEPTACLE**; **PORTABLE**; **ELECTRONIC** ; **WALLET**; **RECEIVE**;  
**TELECOMMUNICATION**; **PLUG**; **CONNECT**; **PORTABLE**; **ELECTRONIC** ; **WALLET**; **MONEY**;  
**STORAGE**

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/30 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013151750 \*\*Image available\*\*

WPI Acc No: 2000-323622/200028

XRPX Acc No: N00-243293

Computerized money transaction confirmation procedure in commercial banks, involves taking money from bank account after performing money change to bank account

Patent Assignee: NEC CORP (NIDE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000099603	A	20000407	JP 98266953	A	1998092	200028 B

Bode Akintola03-Sep-03

Priority Applications (No Type Date): JP 98266953 A 19980921  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2000099603 A 12 G06F-019/00

Abstract (Basic): JP 2000099603 A

NOVELTY - The identification number in IC card is registered in host system. During money transaction, account is settled by confirming correctness of payment by the existence of identification number with content of transaction. The total amount of money change is first performed to bank account and then the money is taken from bank account.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for money transaction confirmation system.

USE - In commercial banks for money transactions.

ADVANTAGE - As the ID number is added to the transaction amount outlay from IC card, during IC card lost by specifying ID currently maintained in IC card, it failed to subtract money, thus security at the time of IC card loss can be improved. As payment limitation is checked in terminal for every transaction, unused money at the time of IC card loss can be protected.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of money transaction confirmation system.

pp; 12 DwgNo 3/23

Title Terms: MONEY; TRANSACTION; CONFIRM; PROCEDURE; COMMERCIAL; BANK;

MONEY; BANK; ACCOUNT; AFTER; PERFORMANCE; MONEY; CHANGE; BANK; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

12/5/31 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012686529 \*\*Image available\*\*

WPI Acc No: 1999-492637/199941

XRPX Acc No: N99-366835

Information access method for collecting fee from consumer for browsing information provided over Internet

Patent Assignee: BARBER T P (BARB-I)

Inventor: BARBER T P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5930777	A	19990727	US 9743020	A	19970415	199941 B
			US 97862496	A	19970523	

Priority Applications (No Type Date): US 9743020 P 19970415; US 97862496 A 19970523

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 5930777 A 13 G06F-017/60 Provisional application US 9743020

Abstract (Basic): US 5930777 A

NOVELTY - The banker charges the consumer account, crediting the vendor account when the consumer clicks a link embedded on a redirected link instruction. The consumer is then directed without identifying to

the network location of the linked page of information, only after paying for the information with a token.

DETAILED DESCRIPTION - The pages of information for which the consumer has enough credit units on account to pay for, are determined. A token is minted for each page of the linked information. The token encodes all the data that the banker needs to charge the consumer for accessing a linked page of information. Each link is redirected to the banker site and the token for the linked information is embedded in each redirected link.

USE - For collecting fee from the consumer for browsing the information provided over the Internet.

ADVANTAGE - The vendor is involved as little as possible, thereby making the charging method secure but fast and the overhead is kept low. Any facility is permitted to become a banker so that the number of bankers and the capacity of the existing bankers can expand and shrink to accommodate market demand, and each banker can compete with others for consumer account by offering different services in addition to the primary service of managing pay-per-access transactions. Pay-per-access enabling automatic content screening, is provided so that a consumer can block access to inappropriate information from the consumer's network location by the consumer's children.

DESCRIPTION OF DRAWING(S) - The figure illustrates the process flow diagram for a pay-per-access method.

pp; 13 DwgNo 2/5

Title Terms: INFORMATION; ACCESS ; METHOD; COLLECT; FEE; CONSUME;  
INFORMATION  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

12/5/32 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012530742 \*\*Image available\*\*

WPI Acc No: 1999-336848/199928

XRPX Acc No: N99-252405

User interface for personal online banking system

Patent Assignee: INTUIT INC (INTU-N)

Inventor: ALTEKRUSE C A; BHATT P; SCHRADER J A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5903881	A	19990511	US 97869580	A	19970605	199928 B

Priority Applications (No Type Date): US 97869580 A 19970605

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5903881	A	27	G06F-017/60	

Abstract (Basic): US 5903881 A

NOVELTY - The processor operates in conformation with the received transaction instruction information (169) from a financial institution and updates first and second account balance of a user selected account in response to new uncleared transaction displayed in a mini-checkbook (181) and displays the updated account balance concurrently as an online statement (150) in the display .

DETAILED DESCRIPTION - The display of the user interface (140) is

separated into three **display** areas and the first **display** area the outbox (167) contains the list of **transaction** instruction selected for the user account. The **transaction** instruction for the selected account number is transferred to the processor and is removed from the first **display** area and is **displayed** together with the uncleared **transaction** list (180) in a second **display** area which is the mini-checkbook.

The cleaning of the uncleared **transaction** of the selected account number by the financial institution after a data (174) of last cleared **transaction** is received and is then removed from the second **display** area and is **displayed** in the cleared **transaction** list concurrently in a third **display** area which is fitted online statement.

INDEPENDENT CLAIMS are also included for the following:

(a) computer implementation method for integrating multiple diverse **transaction** into a single account of a user held by a financial institution;

(b) computer readable memory having computer program executable by a processor for producing a user interface of an online banking system.

USE - For integrating key banking tasks and information requirements to perform variety of useful **transactions** in a bank, a clearing house, an **electronic transaction** institution, vendors, merchants, billing agencies, brokerages, insurance companies etc.

ADVANTAGE - The integration and **simultaneous** presentation of three different types of **transactions** and two account balances in a single user interface presents a complete **view** of both financial institution data and customer data in one screen. The integrated user interface increases ease of use and reduces both the time taken to perform account management and bill payment. The **transactor** type interface provides efficient and quick **accessing** of bill payments and avoids over drafts without having to navigate to multiple user interfaces or engage in multiple time consuming tasks. By including mini-checkbook with the online statement, limitations in existing bank centric software products such as the inability to store uncleared **transactions** entered by the user or to integrate uncleared **transaction** with the cleared **transaction** to provide a running balance is overcome. Enhances the integration of account information by providing two distinct account balances for the user. Provides user with a complete **view** of the user selected account and allows for integration of account management, bill payment, checkbook **transactions** and balance determination all through a single user **display** and thereby facilitates the user to **see** the status of all his/her banking activities with a single glance. The user interface of online banking system supports E-mail based messaging from users to their financial institution or others.

DESCRIPTION OF DRAWING(S) - The figure is an illustration of user interface for online banking systems.

User interface (140)

Online statement (150)

Outbox (167)

**Transaction** instruction information (169)

Uncleared **transaction** list (180)

Mini-checkbook (181)

pp; 27 DwgNo 7/17

Title Terms: USER; INTERFACE; PERSON; BANK; SYSTEM

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI



12/5/33 (Item 28 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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012337102 \*\*Image available\*\*  
WPI Acc No: 1999-143209/199912  
XRPX Acc No: N99-104028

Method for facilitating payment from customer's financial account to payee - compiles account information databases from several financial institutions in first memory, receives and stores customer list from payee in second memory, searches databases to find customer account information and provides this to payee

Patent Assignee: MAIN STREET MARKETING (MAIN-N)

Inventor: KERN D A

Number of Countries: 081 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9905633	A1	19990204	WO 98US15579	A	19980724	199912 B
AU 9885960	A	19990216	AU 9885960	A	19980724	199926

Priority Applications (No Type Date): US 9753740 P 19970725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9905633	A1	E	34	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9885960	A			G06F-017/60	Based on patent WO 9905633
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Abstract (Basic): WO 9905633 A

NOVELTY - Provides automated payment system which compares payee's (70) customer information (76) with list of credit card accounts with account numbers. Database has information from several credit card issuers. Allows selection of particular account to use when several credit cards are located for customer. Encrypts matching information for payee.

USE - For providing a computerised billing and payment system for credit card accounts.

ADVANTAGE - Provides companies with the ability to efficiently match a customer's billing information with that customer's credit card account information to allow for convenient billing, while preserving the customer's security and privacy interests. DESCRIPTION OF

DRAWING(S) - The drawing shows a block diagram of apparatus for carrying out the automated credit card payment method. (70) payee; (76) customer information.

Dwg.3/6

Title Terms: METHOD; FACILITATE; PAY; CUSTOMER; FINANCIAL; ACCOUNT; COMPILE ; ACCOUNT; INFORMATION; FINANCIAL; INSTITUTION; FIRST; MEMORY; RECEIVE; STORAGE; CUSTOMER; LIST; SECOND; MEMORY; SEARCH ; FINDER; CUSTOMER; ACCOUNT; INFORMATION

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/34 (Item 29 from file: 350)  
DIALOG(R)File 350:Derwent WPIX

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012040432 \*\*Image available\*\*

WPI Acc No: 1998-457342/199839

Related WPI Acc No: 1997-132862

XRPX Acc No: N98-356913

Transferring funds through communications network - by receiving data and matching with source account, recipient account and amount to be transferred, then transferring after authorisation

Patent Assignee: CITICORP DEV CENT (CITI-N); CITICORP DEV CENT INC (CITI-N); CITIBANK DEV CENT (CITI-N); CITIBANK NA (CITI-N)

Inventor: DO K; DOWNING J; GOODHAND N; JENNINGS H; MAINO M; PINNELL N; PROFUMO M; SHAH V; THOMPSON M H; DOWING J; PINNELL N

Number of Countries: 083 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9836368	A1	19980820	WO 98US1566	A	19980204	199839 B
US 5825003	A	19981020	US 95505886	A	19950724	199849
			US 97795355	A	19970204	
AU 9866486	A	19980908	AU 9866486	A	19980204	199904
EP 958544	A1	19991124	EP 98908450	A	19980204	199954
			WO 98US1566	A	19980204	
ZA 9800906	A	20000223	ZA 98906	A	19980204	200016
BR 9807556	A	20000201	BR 987556	A	19980204	200023
			WO 98US1566	A	19980204	
AU 718278	B	20000413	AU 9866486	A	19980204	200028
MX 9907206	A1	20000701	MX 997206	A	19990804	200134

Priority Applications (No Type Date): US 97795355 A 19970204; US 95505886 A 19950724

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9836368 A1 E 94 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

US 5825003 A G06F-017/60 CIP of application US 95505886

CIP of patent US 5659165

AU 9866486 A G06F-017/60 Based on patent WO 9836368

EP 958544 A1 E G06F-017/60 Based on patent WO 9836368

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

ZA 9800906 A 93 G06F-000/00

BR 9807556 A G06F-017/60 Based on patent WO 9836368

AU 718278 B G06F-017/60 Previous Publ. patent AU 9866486

Based on patent WO 9836368

MX 9907206 A1 G06F-017/60

Abstract (Basic): WO 9836368 A

The process for transferring funds from a source account at a first financial institution to a destination account at a second financial institution through a communications network involves receiving first data input with an input terminal and matching the first data with a record of a source account. The record is stored in a first host system and includes an indication of a type of currency maintained in the source account. Second data provided with the input terminal is received. The second data indicates a recipient account and verifies the validity of the recipient account. Third data provided

Bode Akintola03-Sep-03

with the input terminal is received.

The third data corresponds to a requested amount to be transferred from the source account to the destination account. The requested amount is input in a selected format which corresponds to the type of currency maintained in either the source account or the destination account. Subsequent to receiving authorisation to implement the requested transfer, the funds to be transferred are deposited into a transfer holding account which is then processed through a clearing system local to the second financial institution. Then the funds from the holding account are deposited to the destination account in the second financial institution.

ADVANTAGE - Allows secure transactions to take place in real time. Eliminates problems with changing currencies.

Dwg.1/17

Title Terms: TRANSFER; FUND; THROUGH; COMMUNICATE; NETWORK ; RECEIVE; DATA ; MATCH; SOURCE; ACCOUNT; RECIPIENT; ACCOUNT; AMOUNT; TRANSFER; TRANSFER; AFTER; AUTHORISE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

12/5/35 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011982792 \*\*Image available\*\*

WPI Acc No: 1998-399702/199835

XRPX Acc No: N98-310999

Payment transaction executing method e.g. for credit card processes - segmenting financial account of user into sub account containing unrestricted funds and second sub account containing restricted funds with funds transferred from first sub account to second sub account

Patent Assignee: CHASTAIN R H (CHAS-I)

Inventor: CHASTAIN R H

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2217825	A	19980409	CA 2217825	A	19971009	199835 B
US 6021943	A	20000208	US 9628017	A	19961009	200014
			US 9631343	A	19961121	
			US 97918988	A	19970827	

Priority Applications (No Type Date): US 97918988 A 19970827; US 9628017 P 19961009; US 9631343 P 19961121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2217825	A	15		G06F-017/60	
US 6021943	A			G06F-015/00	Provisional application US 9628017 Provisional application US 9631343

Abstract (Basic): CA 2217825 A

The method involves segmenting a financial account of a user into an unrestricted sub-account and a second, restricted sub-account. funds from the first unrestricted sub account are transferred to the second, restricted sub- account. A restricted funds bank card is tendered to the merchant to access restricted funds int he second sub-account. The restricted funds bank card are electronically scanned to identify the account to be accessed. A payment request is communicated from the merchant to the bank or other institution and the

payment request identifies the account to be debited and the amount to debited from it.

The payment request is evaluated and an instantaneous balance in the second sub account of restricted funds and if, the second sub account has sufficient funds to cover the payment requested, the second sub-account is debited by the amount requested for payment to the merchant.

ADVANTAGE - Allows budgetary limits to be imposed on spending.  
Prevent someone other than account owner from emptying bank account.  
Provides good tracking of how funds have been spent.

Dwg.1/3

Title Terms: PAY; TRANSACTION ; EXECUTE; METHOD; CREDIT; CARD; PROCESS;  
SEGMENT; FINANCIAL; ACCOUNT; USER; SUB; ACCOUNT; CONTAIN; UNRESTRICTED;  
FUND; SECOND; SUB; ACCOUNT; CONTAIN; RESTRICT; FUND; FUND; TRANSFER;  
FIRST; SUB; ACCOUNT; SECOND; SUB; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/00; G06F-017/60

File Segment: EPI

12/5/36 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011539027 \*\*Image available\*\*

WPI Acc No: 1997-515508/199748

Related WPI Acc No: 1993-160796; 1995-393210; 1997-353009; 1997-366125;  
1997-366126; 1997-366127; 1997-366128; 1997-387693; 2003-480686

XRPX Acc No: N97-428819

Electronic currency representation update for financial system -  
involves issuing banks with subscribers electronic currency and  
transaction devices storing money via ATMs

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Number of Countries: 017 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 803827	A2	19971029	EP 92119461	A	19921113	199748 B
			EP 97105390	A	19921113	

Priority Applications (No Type Date): US 91794112 A 19911115

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 803827	A2	E 102	G06F-017/60	Div ex application EP 92119461 Div ex patent EP 542298

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC  
NL PT SE

Abstract (Basic): EP 803827 A

The method involves issuing banks and financial institutions coupled to a money generator (6) for generating and issuing to subscribing customers electronic currency backed by demand deposits electronic credit authorisations. Correspondent banks accept and distribute the electronic money.

Transaction devices used by subscribers store the electronic money and perform money transactions with the online systems of the participating banks or exchange electronic money with other transaction devices. Automated teller devices (5) associated with the banks interface between the issuing banks themselves. A clearing

bank (3) balances the electronic money accounts of the different issuing banks .

ADVANTAGE - Allows common payer to payee transactions without mediation of banking system. Provides payment process control to individual. Provides economic exchange system for use by large organisations for commercial payments of any size.

Dwg.1/50

Title Terms: **ELECTRONIC ; CURRENCY; REPRESENT; UPDATE ; FINANCIAL; SYSTEM ; ISSUE; BANK; SUBSCRIBER; ELECTRONIC ; CURRENCY; TRANSACTION ; DEVICE; STORAGE; MONEY**

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): **G07F-007/10**

File Segment: EPI

12/5/37 (Item 32 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011388218 \*\*Image available\*\*

WPI Acc No: 1997-366125/199734

Related WPI Acc No: 1993-160796; 1995-393210; 1997-353009; 1997-366126; 1997-366127; 1997-366128; 1997-387693; 1997-515508; 2003-480686

XRPX Acc No: N97-304274

Electronic currency exchange method stored in transaction module - allows for subscriber to exchange electronic representation of foreign currency stored in transaction module for electronic representation of second foreign currency stored in second transaction module

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Number of Countries: 017 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 785515	A2	19970723	EP 92119461	A	19921113	199734 B
			EP 97105385	A	19921113	

Priority Applications (No Type Date): US 91794112 A 19911115

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 785515	A2	E 103	G06F-017/60	Div ex application EP 92119461
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

Abstract (Basic): EP 785515 A

The method provides complete monetary system with electronic money. It is interchangeable with paper money, and issues banks and financial institutions coupled to a money generator (6) for generating and issuing to subscribing customers electronic currency backed by demand deposits electronic credit authorisation. Banks accept and distribute the electronic money.

Several transaction modules (4) are used by subscribers to store electronic money and perform money transactions with online systems of banks or exchange electronic money with other like transaction modules. Automated teller modules associated with the issuing banks process handling and interfacing of the transaction modules to the issuing banks, and interface between these banks themselves. A clearing bank balances the electronic money accounts of the different issuing banks .

ADVANTAGE - Allows common payer to payee transactions without intermediation of banking system, and gives control of payment process to individual.

Dwg.1/50

Title Terms: ELECTRONIC ; CURRENCY; EXCHANGE; METHOD; STORAGE; TRANSACTION ; MODULE; ALLOW; SUBSCRIBER; EXCHANGE; ELECTRONIC ; REPRESENT; FOREIGN; CURRENCY; STORAGE; TRANSACTION ; MODULE; ELECTRONIC ; REPRESENT; SECOND; FOREIGN; CURRENCY; STORAGE; SECOND; TRANSACTION ; MODULE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-007/10

File Segment: EPI

12/5/38 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011142258 \*\*Image available\*\*

WPI Acc No: 1997-120182/199712

XRPX Acc No: N97-098849

Computer-aided database information and commercial cashless transaction system - has security technology and electronic access control and payment guarantee, and exchanges information and funds between customer accounts and supplier account via decentralised computer

Patent Assignee: MOTTO MARKETING-SYSTEME GMBH (MOTT-N)

Inventor: HEYNE R; OEFLER M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19529252	A1	19970213	DE 1029252	A	19950809	199712 B

Priority Applications (No Type Date): DE 1029252 A 19950809

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
DE 19529252	A1	8	G06F-017/60	

Abstract (Basic): DE 19529252 A

The system uses a decentralised, remote computer and a central host computer. The authorised computer (5.1) has access to a regional database (1) which, at the same time, represents the central system. The software serial number (15), the access counter (16) and the hardware serial number (17) are processed via the hardware encoder (14) to a character train. This is sent via the interface (13) to the host (1). The train is processed and blocks or allows access to the system.

By means of the database (1), the second account of the customer can be increased from their first account. The necessary payment is made to the supplier account via the data bank and the second account. A constant decentralised data record is located at regional data management locations and/or the regional database and data is exchanged via national databases and further databases.

ADVANTAGE - Has application for goods transactions, services and cashless transactions internationally.

Dwg.4/4

Title Terms: COMPUTER; AID; DATABASE; INFORMATION; COMMERCIAL; TRANSACTION ; SYSTEM; SECURE; TECHNOLOGY; ELECTRONIC ; ACCESS ; CONTROL; PAY; GUARANTEE; EXCHANGE; INFORMATION; FUND; CUSTOMER; ACCOUNT; SUPPLY; ACCOUNT; DECENTRALISE; COMPUTER

Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): G06F-012/14; G06F-017/30;  
G07F-007/08  
File Segment: EPI

12/5/39 (Item 34 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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011074647 \*\*Image available\*\*  
WPI Acc No: 1997-052571/199705  
XRPX Acc No: N97-043064

Single integrated bank account opening for customer in single session  
e.g. for ATM - involves allowing customer access to full range of  
global financial services using variety of access points such as ATM by  
PC or telephone

Patent Assignee: CITIBANK NA (CITI-N); CITIBANK NV (CITI-N); UNIV BRANDEIS  
(UYBR-N)

Inventor: DOWD M; WEISS L; MARCOU G T  
Number of Countries: 064 Number of Patents: 013  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9641287	A1	19961219	WO 96US8609	A	19960606	199705 B
AU 9660358	A	19961230	AU 9660358	A	19960606	199716
ZA 9604853	A	19980225	ZA 964853	A	19960607	199813
EP 870258	A1	19981014	EP 96917993	A	19960606	199845
			WO 96US8609	A	19960606	
US 5866889	A	19990202	US 95473975	A	19950607	199912
JP 11506853	W	19990615	WO 96US8609	A	19960606	199934
			JP 97501147	A	19960606	
AU 709069	B	19990819	AU 9660358	A	19960606	199945
KR 99022547	A	19990325	WO 96US8609	A	19960606	200023
			KR 97709028	A	19971206	
US 6131810	A	20001017	US 95473975	A	19950607	200054
			US 99240587	A	19990201	
MX 9709736	A1	20000301	MX 979736	A	19971205	200123
MX 9709743	A1	20000301	MX 979743	A	19971205	200123
US 6354490	B1	20020312	US 95473975	A	19950607	200221
			US 99240587	A	19990201	
			US 2000688173	A	20001016	
CN 1191618	A	19980826	CN 96195804	A	19960606	200275

Priority Applications (No Type Date): US 95473975 A 19950607; US 99240587 A  
19990201; WO 96US8609 A 19960607; US 2000688173 A 20001016

Cited Patents: 2.Jnl.Ref; EP 295837

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9641287 A1 E 100 G06F-017/60

Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE  
ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL  
PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT KE LS  
LU MC MW NL OA PT SD SE SZ UG

AU 9660358 A Based on patent WO 9641287

ZA 9604853 A 95 G06F-000/00

EP 870258 A1 E Based on patent WO 9641287

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC  
NL PT SE

US 5866889 A G06F-017/60

JP 11506853	W	87 G06F-019/00	Based on patent WO 9641287
AU 709069	B		Previous Publ. patent AU 9660358
KR 99022547	A	G06F-017/60	Based on patent WO 9641287
US 6131810	A	G06F-017/60	Based on patent WO 9641287
			Cont of application US 95473975
			Cont of patent US 5866899
MX 9709736	A1	A23D-009/00	
MX 9709743	A1	G06F-017/60	
US 6354490	B1	G06F-017/60	Cont of application US 95473975
			Cont of application US 99240587
			Cont of patent US 5866889
			Cont of patent US 6131810
CN 1191618	A	G06F-017/60	

**Abstract (Basic): WO 9641287 A**

The method involves building a database containing a customer profile that includes demographic information and customer financial information such as credit information and financial goals. A needs analysis is performed based on information collected. An account is recommended based on the needs analysis. Information concerning the components of the selected account is presented to the customer.

The method further involves displaying an image of a bank statement. The data base is updated to reflect a customer's selection of at least one account component. A second image is generated representing a revised bank statement which reflects the customer's selection. Finally an enrolment form is printed.

USE/ADVANTAGE - E.g. for automated teller machine (ATM) and customer activated terminal (CAT). Allows customer seamless access to integrated financial system to cover all different needs. Provides full investment capability, full banking capability, bill payments capability and lending capability. Full integration of facilities provides operating efficiencies and consequent cost reductions.

Dwg.1/10

Title Terms: SINGLE; INTEGRATE; BANK; ACCOUNT; OPEN; CUSTOMER; SINGLE; SESSION; ATM; ALLOW; CUSTOMER; ACCESS ; FULL; RANGE; GLOBE; FINANCIAL; SERVICE; VARIETY; ACCESS ; POINT; ATM; TELEPHONE  
Derwent Class: D13; T01; T05; W01  
International Patent Class (Main): A23D-009/00; G06F-000/00; G06F-017/60 ; G06F-019/00  
International Patent Class (Additional): G06G-007/52; G06K-005/00  
File Segment: CPI; EPI

12/5/40 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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010284648 \*\*Image available\*\*  
WPI Acc No: 1995-185907/199524  
Related WPI Acc No: 1997-179511; 1999-404059  
XRPX Acc No: N95-145555

Electronic bill payment system - uses bill payment network through which participating customers pay bills to universally identified billers using agreed set of protocols

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)  
Inventor: HILT J J; HODGES R; PARDUE S W; POWAR W L  
Number of Countries: 061 Number of Patents: 017  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9512859	A1	19950511	WO 94US11890	A	19941018	199524 B



AU 9480984	A	19950523	AU 9480984	A	19941018	199535
US 5465206	A	19951107	US 93146515	A	19931101	199550
NO 9601707	A	19960625	WO 94US11890	A	19941018	199636
			NO 961707	A	19960429	
EP 727072	A1	19960821	EP 94931408	A	19941018	199638
			WO 94US11890	A	19941018	
BR 9407964	A	19961203	BR 947964	A	19941018	199703
			WO 94US11890	A	19941018	
HU 74351	T	19961230	WO 94US11890	A	19941018	199714
			HU 961130	A	19941018	
NZ 275027	A	19970424	NZ 275027	A	19941018	199723
			WO 94US11890	A	19941018	
JP 9504634	W	19970506	WO 94US11890	A	19941018	199728
			JP 95513242	A	19941018	
AU 686270	B	19980205	AU 9480984	A	19941018	199813
US 5465206	B1	19980421	US 93146515	A	19931101	199823
CA 2175473	C	19990831	CA 2175473	A	19941018	200002
			WO 94US11890	A	19941018	
SG 69116	A1	19991221	SG 967551	A	19941018	200006
US 6032133	A	20000229	US 93146515	A	19931101	200018
			US 95552586	A	19951103	
KR 237935	B1	20000115	WO 94US11890	A	19941018	200114
			KR 96702252	A	19960501	
HU 219257	B	20010328	WO 94US11890	A	19941018	200124
			HU 961130	A	19941018	
US 6408284	B1	20020618	US 93146515	A	19931101	200244
			US 95552586	A	19951103	
			US 99330929	A	19990611	

Priority Applications (No Type Date): US 93146515 A 19931101; US 95552586 A 19951103; US 99330929 A 19990611

Cited Patents: US 4270042; US 4799156; US 4823264; US 5093787; US 5220501; US 5283829

#### Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9512859	A1	E	58	G06F-157/00	
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Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ

AU 9480984	A			G06F-019/00	Based on patent WO 9512859
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US 5465206	A		27	G06F-157/00	
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NO 9601707	A			G06F-017/00	
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EP 727072	A1	E	58	G06F-017/60	Based on patent WO 9512859
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

BR 9407964	A			G06F-157/00	Based on patent WO 9512859
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HU 74351	T			G06F-019/00	Based on patent WO 9512859
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NZ 275027	A			G06F-017/60	Based on patent WO 9512859
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JP 9504634	W		62	G06F-019/00	Based on patent WO 9512859
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AU 686270	B			G06F-017/60	Previous Publ. patent AU 9480984
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Based on patent WO 9512859

US 5465206	B1		2	G06F-157/00	
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CA 2175473	C	E		G06F-017/60	Based on patent WO 9512859
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SG 69116	A1			G06F-157:00	
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US 6032133	A			G06F-017/60	Cont of application US 93146515
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Cont of patent US 5465206

KR 237935	B1			G06F-017/60	
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HU 219257	B			G06F-019/00	Previous Publ. patent HU 74351
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Based on patent WO 9512859

US 6408284      B1      G06F-017/60      Cont of application US 93146515  
Cont of application US 95552586  
Cont of patent US 5465206  
Cont of patent US 6032133

Abstract (Basic): WO 9512859 A

The bill pay system includes a payment network (102) through which participating consumers (12) pay bills (30) to participating billers (14) according to preset rules (104). the participating customers (12) receive bills (3) from participating billers (14) (e.g paper/mail bills, e-mail notices, implied bills for automatic debits etc) which indicate an amount, and a unique biller ID number (120).

To authorise a remittance, a consumer (12) transmits (2) to its participating bank (16) a bill pay order (122) indicating a payment date, a payment amount, the consumers account number with the biller (14), a source of funds (232) and the billers (14) ID number, either directly or by reference to static data containing the data elements. The system operates using an agreed set of protocols which include data exchange and message protocols as well as operating regulations which bind and direct the activities of the participants.

USE/ADVANTAGE - Allows customer to direct their bank, agent of their bank, or non-bank bill pay service bureau to pay amounts owed to merchants, service providers and other billers who bill customers for amounts owed.

Dwg.4/12

Title Terms: ELECTRONIC ; BILL; PAY; SYSTEM; BILL; PAY; NETWORK ; THROUGH ; PARTICIPATING; CUSTOMER; PAY; BILL; UNIVERSAL; IDENTIFY; AGREE; SET

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00; G06F-017/60 ; G06F-019/00; G06F-157/00; G06F-157-00

International Patent Class (Additional): G06F-151/00

File Segment: EPI

12/5/41      (Item 36 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009467257      \*\*Image available\*\*

WPI Acc No: 1993-160796/199320

Related WPI Acc No: 1995-393210; 1997-353009; 1997-366125; 1997-366126; 1997-366127; 1997-366128; 1997-387693; 1997-515508; 2003-480686

XRPX Acc No: N93-123412

Electronic monetary apparatus to implement electronic monetary payment - provides transactions for issuing and generating money through communications network with security and integrity

Patent Assignee: CITIBANK (CITI-N); CITIBANK NA (CITI-N)

Inventor: ROSEN S S; ROSEN S

Number of Countries: 047      Number of Patents: 055

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 542298	A2	19930519	EP 92119461	A	19921113	199320 B
WO 9310503	A1	19930527	WO 92US9732	A	19921112	199322
BR 9204413	A	19930518	BR 924413	A	19921113	199324
AU 9227392	A	19930617	AU 9227392	A	19921028	199331
CA 2080452	A	19930516	CA 2080452	A	19921013	199332
ZA 9208773	A	19930728	ZA 928773	A	19921113	199336
FI 9303208	A	19930714	WO 92US9732	A	19921112	199339
			FI 933208	A	19930714	
NO 9302577	A	19930715	WO 92US9732	A	19921112	199342 N
			NO 932577	A	19930715	

Bode Akintola03-Sep-03

AU 673304	B	G07F-019/00	Div ex application AU 9227392 Previous Publ. patent AU 9520137
AU 673305	B	G07F-019/00	Div ex application AU 9227392 Previous Publ. patent AU 9520139
SK 9300685	A3	G06F-017/00	
AU 679359	B	G07F-019/00	Div ex application AU 9227392 Previous Publ. patent AU 9520136
AU 679360	B	G07F-019/00	Div ex application AU 9227392 Previous Publ. patent AU 9520138
JP 9245108	A	114 G06F-019/00	Div ex application JP 92330971
IL 116371	A	G07F-019/00	Div ex application IL 103397 Div ex patent IL 103397
HU 213819	B	G06F-015/30	Previous Publ. patent HU 65212 Based on patent WO 9310503
EP 542298	B1 E 123	G06F-017/60	Related to application EP 97105385 Related to application EP 97105386 Related to application EP 97105387 Related to application EP 97105388 Related to patent EP 785515 Related to patent EP 785516 Related to patent EP 785517 Related to patent EP 788066
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE			
IL 116370	A	G07F-019/00	Div ex application IL 103397 Div ex patent IL 103397
DE 69225197	E	G06F-017/60	Based on patent EP 542298
ES 2046156	T3	G06F-017/60	Based on patent EP 542298
US 5898154	A	G06K-007/10	Div ex application US 91794112 Div ex patent US 5453601
JP 11096267	A	111 G06F-019/00	Div ex application JP 9719372
JP 11096268	A	103 G06F-019/00	Div ex application JP 98197738
JP 11096269	A	106 G06F-019/00	Div ex application JP 98197738
JP 11096270	A	104 G06F-019/00	Div ex application JP 98197738
JP 11096271	A	102 G06F-019/00	Div ex application JP 98197738
JP 11096272	A	104 G06F-019/00	Div ex application JP 98197738
JP 11096273	A	103 G06F-019/00	Div ex application JP 98197738
JP 11096274	A	103 G06F-019/00	Div ex application JP 98197738
NO 306886	B1	G06F-017/60	Previous Publ. patent NO 9302577
JP 3027128	B2	80 G06F-019/00	Div ex application JP 92330971 Previous Publ. patent JP 9245108
US 6047887	A	G06K-005/00	Div ex application US 91794112 Div ex application US 95371201 Div ex patent US 5453601 Div ex patent US 5898154
US 6122625	A	G06F-017/60	Div ex application US 91794112 Div ex application US 95371201 Div ex patent US 5453601 Div ex patent US 5898154
CZ 9301407	A3	G06F-017/60	Based on patent WO 9310503
RU 2165101	C2	G06F-017/60	
CZ 288599	B6	G06F-017/60	Previous Publ. patent CZ 9301407 Based on patent WO 9310503

Abstract (Basic): EP 542298 A

The complete **electronic** monetary system has **electronic** money that is interchangeable with conventional money and comprises (1) issuing banks or financial institutions that are coupled to a money generator to subscribing customers (2) correspondent banks that accept and distribute (3) money **transaction** apparatus that are used by customers to use the one-line system. (4) **automatic** tellers

associated with the issuing banks for process handling and interfacing and (5) a clearing bank for balancing the electronic money accounts of the different issuing banks .

The system provides for transactions utilising electronic money including electronic currency backed by demand deposits in lieu of cash transactions , and electronic credit authorisation. The electronic currency is interchangeable with conventional money.

USE/ADVANTAGE - Secure electronic handling of money using electronic networks .

Dwg.50A/50

Title Terms: ELECTRONIC ; MONEY; APPARATUS; IMPLEMENT; ELECTRONIC ; MONEY ; PAY; TRANSACTION ; ISSUE; GENERATE; MONEY; THROUGH; COMMUNICATE; NETWORK ; SECURE; INTEGRITY

Index Terms/Additional Words: exchange\_A TMB\_EP--54 2298\_EP 542 298\_EP ; ATM

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-003/00; G06F-015/30; G06F-017/00; G06F-017/60 ; G06F-019/00; G06K-005/00; G06K-007/10; G07F-000/00; G07F-007/10

International Patent Class (Additional): G06F-157-00; G06G-007/52; G06K-019/00; G06K-019/07; G07D-001/04; G07D-009/00; G07F-007/08; G07F-017/60; G07F-019/00; G07G-001/12; H04L-009/32

File Segment: EPI